

# MONTHLY INCOME EXPENSES

## Monthly Net Income

Names

\_\_\_\_\_ \$ \_\_\_\_\_  
 \_\_\_\_\_ \$ \_\_\_\_\_  
 \_\_\_\_\_ \$ \_\_\_\_\_

**Total Net Income \$** \_\_\_\_\_

## LESS:

**Giving / Tithe** \$ ( \_\_\_\_\_ )

**NET SPENDABLE INCOME** \$ \_\_\_\_\_

## 1. HOUSING

Mortgage(Rent) \_\_\_\_\_  
 Insurance \_\_\_\_\_  
 Secure Storage \_\_\_\_\_  
 Electricity \_\_\_\_\_  
 Gas \_\_\_\_\_  
 Water \_\_\_\_\_  
 Cable \_\_\_\_\_  
 Phone (Landline) \_\_\_\_\_  
 Cell Phone \_\_\_\_\_  
 Refuse \_\_\_\_\_  
 Other \_\_\_\_\_  
 Other \_\_\_\_\_

**Total Housing \$** \_\_\_\_\_

**2. Food** \$ \_\_\_\_\_

## 3. Automobile(s)

Payments \_\_\_\_\_  
 Gas & Oil \_\_\_\_\_  
 Insurance \_\_\_\_\_  
 License/Taxes \_\_\_\_\_  
 Maint/Repair \_\_\_\_\_  
 Other \_\_\_\_\_

**Total Auto Expenses \$** \_\_\_\_\_

## 4. Insurance

Life \_\_\_\_\_  
 Medical \_\_\_\_\_  
 Other \_\_\_\_\_

**Total Insurance \$** \_\_\_\_\_

## 5. Debts

Credit Cards \_\_\_\_\_  
 Student Loans \_\_\_\_\_  
 Other \_\_\_\_\_  
 Other \_\_\_\_\_

**Total Debts \$** \_\_\_\_\_

## 6 Entertainment/Recreations

Eating Out \_\_\_\_\_  
 Baby Sitters \_\_\_\_\_  
 Activities \_\_\_\_\_  
 Vacation \_\_\_\_\_  
 Christmas \_\_\_\_\_  
 Other \_\_\_\_\_

**Total Ent & Rec \$** \_\_\_\_\_

**7 CLOTHING** \$ \_\_\_\_\_

**8 SAVINGS** \$ \_\_\_\_\_

## 9 MEDICAL EXPENSES

Doctor(s) \_\_\_\_\_  
 Dentist(s) \_\_\_\_\_  
 Medications \_\_\_\_\_  
 Other \_\_\_\_\_

**Total Medical Exp. \$** \_\_\_\_\_

## 10 MISCELLANEOUS

Toiletries/ \_\_\_\_\_  
 Cosmetics \_\_\_\_\_  
 Beauty/Barber \_\_\_\_\_  
 Laundry \_\_\_\_\_  
 Dues \_\_\_\_\_  
 Gifts \_\_\_\_\_  
 Dog Grooming \_\_\_\_\_  
 Kids' allowances \_\_\_\_\_  
 Other \_\_\_\_\_  
 Other \_\_\_\_\_

**Total Misc. \$** \_\_\_\_\_

## 11 SCHOOL / CHILD CARE

Tuition \_\_\_\_\_  
 Materials \_\_\_\_\_  
 Transportation \_\_\_\_\_  
 School Lunch \_\_\_\_\_  
 Day Care \_\_\_\_\_  
 Other \_\_\_\_\_  
 Other \_\_\_\_\_

**Total School/Child Care \$** \_\_\_\_\_

**12 INVESTMENTS** \$ \_\_\_\_\_

**TOTAL EXPENSES** \$ \_\_\_\_\_

## INCOME VS. EXPENSES

Net Spendable Income \$ \_\_\_\_\_  
 Less Expenses \$ \_\_\_\_\_

**UNALLOCATED SURPLUS** \_\_\_\_\_