MONTHLY INCOME AND EXPENSES

GROSS INCOME PER MONTH _____

- Salary _____
- Interest _____
- Dividends _____
- Other (_____) _____
- Other (_____) _____

LESS:

1. **Tithe** _____
2. **Tax** (Est. - Incl. Fed., State, FICA) _____

NET SPENDABLE INCOME _____

3. **Housing** _____
   - Mortgage (rent) _____
   - Insurance _____
   - Taxes _____
   - Electricity _____
   - Gas _____
   - Water _____
   - Sanitation _____
   - Telephone _____
   - Maintenance _____
   - Other (_____) _____
   - Other (_____) _____
4. **Food** _____
5. **Automobile(s)** _____
   - Payments _____
   - Gas and Oil _____
   - Insurance _____
   - License/Taxes _____
   - Maint./Repair/Replace _____
6. **Insurance** _____
   - Life _____
   - Medical _____
   - Other (_____) _____
7. **Debts** _____
   - Credit Card _____
   - Loans and Notes _____
   - Other (_____) _____
   - Other (_____) _____
8. **Enter./Recreation** _____
   - Eating Out _____
   - Baby Sitters _____
   - Activities/Trips _____
   - Vacation _____
   - Other (_____) _____
   - Other (_____) _____
9. **Clothing** _____
10. **Savings** _____
11. **Medical Expenses** _____
    - Doctor _____
    - Dentist _____
    - Drugs _____
    - Other (_____) _____
12. **Miscellaneous** _____
    - Toiletry, cosmetics _____
    - Beauty, barber _____
    - Laundry, cleaning _____
    - Allowances, lunches _____
    - Subscriptions _____
    - Gifts (incl. Christmas) _____
    - Cash _____
    - Internet _____
    - Other (_____) _____
    - Other (_____) _____
13. **Investments** _____
14. **School/Child Care** _____
    - Tuition _____
    - Materials _____
    - Transportation _____
    - Day Care _____
    - Other (_____) _____

TOTAL EXPENSES _____

INCOME VERSUS EXPENSES

Net Spendable Income _____

Less Expenses _____

_____

FORM 1