## MONTHLY INCOME & EXPENSES

1. **Total Gross Income**
   - Salary
   - Interest & Dividends
   - Other
   - Less Taxes (Fed, State, FICA)
   - Less Tithe & Giving

2. **Net Spendable Income**

3. **Housing**
   - Mortgage (Rent)
   - Insurance
   - Property Taxes
   - Electricity
   - Gas/Propane
   - Water/Sewer
   - Garbage
   - Telephone
   - Maintenance
   - Other

4. **Food**
   - Allowances/Lunches
   - Subscriptions
   - Gifts (incl. Christmas)

5. **Automobile**
   - Payments
   - Gasoline
   - Insurance
   - License/ & Taxes
   - Maint./Replacement

6. **Insurance**
   - Life
   - Medical
   - Other

7. **Debts**
   - Credit Cards
   - Loans
   - Other

8. **Entertainment & Recreation**
   - Eating Out
   - Baby Sitters
   - Activities/Trips
   - Vacation
   - Other

9. **Clothing**

10. **Savings**

11. **Medical Expenses**
   - Doctor
   - Dentist
   - Medication
   - Toiletries & Cosmetics
   - Beauty & Barber
   - Laundry & Cleaning

12. **Miscellaneous**
   - Allowances/Lunches
   - Subscriptions
   - Gifts (incl. Christmas)

13. **School/Child Care**
   - Tuition/Fees
   - Materials
   - Transportation
   - Day Care

14. **Investments**

15. **TOTAL EXPENSES**
   (add lines 3 thru 14)

**INCOME VS. EXPENSES**

**SURPLUS** (line 2 less line 15)

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Based on a form developed by *Christian Financial Concepts (1/91)*