

# MONTHLY INCOME & EXPENSES

**GROSS INCOME PER MONTH**

Salary		
Interest		
Dividends		
Other		

**LESS**

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

**NET SPENDABLE INCOME**

30% 3. Housing		
Mortgage (rent)		
Insurance		
Taxes		
Electricity		
Gas		
Water		
Sanitation		
Telephone		
Maintenance		
Other		

12% 4. Food		
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12% 5. Automobile(s)		
Payments		
Gas & Oil		
Insurance		
License/Taxes		
Maint./Repair/Replace		

5% 6. Insurance		
Life		
Medical		
Other		

5% 7. Debts		
Credit Card		
Loans & Notes		
Other		

7% 8. Enter & Recreation		
Eating Out		
Baby Sitters		
Activities/Trips		
Vacation		
Other		

5% 9. Clothing		
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5% 10. Savings		
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4% 11. Med. Expenses		
Doctor		
Dentist		
Drugs		
Other		

7% 12. Miscellaneous		
Toiletry, cosmetics		
Beauty, barber		
Laundry, cleaning		
Allowances, lunches		
Subscriptions		
Gifts (incl Christmas)		
Cash		
Other		

6% 13. School/child care		
Tuition		
Materials		
Transportation		
Day Care		

2% 14. Investments		
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**TOTAL EXPENSES**

**INCOME VS. EXPENSES**

Net Spendable Income		
Less Expenses		

15. Income left		
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