

MONTHLY INCOME & EXPENSES

GROSS INCOME PER MONTH

Salary	_____	_____
Interest	_____	
Dividends	_____	
Other	_____	

LESS:

1. **Tax** (Est. – Incl. Fed., State, FICA) _____

NET SPENDABLE INCOME _____

2. **Housing** _____

Mortgage (rent)	_____
Insurance	_____
Taxes	_____
Electricity	_____
Gas	_____
Water	_____
Sanitation	_____
Telephone	_____
Maintenance	_____
Other	_____

3. **Food** _____

4. **Automobile(s)** _____

Payments	_____
Gas & Oil	_____
Insurance	_____
License/Taxes	_____
Maint./Repair/Replace	_____

5. **Insurance** _____

Life	_____
Medical	_____
Other	_____

6. **Debts** _____

Credit Card	_____
Loans & Notes	_____
Other	_____

7. **Enter. & Recreation** _____

Eating Out	_____
Baby Sitters	_____
Activities/Trips	_____
Vacation	_____
Other	_____

8. **Clothing** _____

9. **Savings** _____

10. Medical Expenses _____
 Doctor _____
 Dentist _____
 Drugs _____
 Other _____

11. Miscellaneous _____
 Toiletry, cosmetics _____
 Beauty, barber _____
 Laundry, cleaning _____
 Allowances, lunches _____
 Subscriptions _____
 Gifts (incl. Christmas) _____
 Cash _____
 Other _____

12. School/Child Care _____
 Tuition _____
 Materials _____
 Transportation _____
 Day Care _____

13. Investments _____

TOTAL EXPENSES _____

INCOME VS. EXPENSES

Net Spendable Income _____
Less Expenses _____

14. Unallocated Surplus Income* _____

* This category is used when surplus income is received. This would be kept in the checking account to be used within a few weeks; otherwise, it should be transferred to an allocated category.