

Monthly Income and Expense

Gross Monthly Income

Salary _____
 Other Income _____

Less

Tithe / Giving (10%) _____
 Taxes: _____
 Federal 7.00% _____
 Medicare 1.45% _____
 Soc. Sec. 6.20% _____
 State 3.90% _____
 Child Support _____

NET SPENDABLE INCOME

Entertainment / Recreation (5%)

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

Savings (5%) _____

Medical Expenses (5%)

Doctor _____
 Dentist _____
 Prescriptions _____
 Other _____

Housing (38%)

Mortgage / Rent _____
 Insurance _____
 Property Taxes _____
 Electricity _____
 Gas _____
 Water _____
 Sanitation _____
 Telephone _____
 Cable TV _____
 Internet _____
 Other _____

Food (12%) _____

Clothing (5%) _____

Transportation (15%)

Loan Payment _____
 Gas and Oil _____
 Insurance _____
 License / Taxes _____
 Maint / Repair / Replace _____
 Other _____

Insurance (5%)

Life _____
 Health _____
 Other _____

Debts (5%)

_____ _____
 _____ _____
 _____ _____
 _____ _____
 _____ _____

Miscellaneous

Toiletries / Cosmetics _____
 Beauty / Barber _____
 Laundry / Cleaning _____
 Allowances _____
 Subscriptions _____
 Gifts (incl. Christmas) _____
 Cash _____
 Cell Phones _____
 Other _____

Investments _____

School / Child Care

Tuition _____
 Materials _____
 Transportation _____
 Day Care _____
 Lunch Money _____

TOTAL LIVING EXPENSES

NET SPENDABLE INCOME

TOTAL LIVING EXPENSES -

SURPLUS OR DEFICIT

 Signature

 Signature

Percentages are suggested and figured on Net Spendable Income.