



Total Monthly Gross Income		\$ _____
- Taxes, Health Ins. & Other Payroll Deductions	\$ _____	
- Savings, 401K, etc.	\$ _____	
= Total Monthly 'Spensible' Income		\$ _____

Housing Expenses

Monthly Payments

Rent or Mtg.	\$ _____
Utilities	\$ _____
Insurance (set \$ aside each month if paid annually)	\$ _____
Repairs (set \$ aside for future expenses)	\$ _____
Taxes (set \$ aside if paid annually)	\$ _____
= Total	\$ _____

Car Expenses

Loan Payment(s)	\$ _____
Gas	\$ _____
Insurance (set \$ aside if paid annually)	\$ _____
Maintenance & Repairs (set \$ aside for future expenses)	\$ _____
= Total	\$ _____

Debts

Creditor #1 _____ Balance _____	\$ _____
Creditor #2 _____ Balance _____	\$ _____
Creditor #3 _____ Balance _____	\$ _____
Creditor #4 _____ Balance _____	\$ _____
(figure more on back if needed)	
= Total	\$ _____

Miscellaneous

(Set \$ aside each month for annual expenses, such as Ins.)

Church Tithes & Offerings	\$ _____
Other Charitable Contributions	\$ _____
Groceries, Lunches, Meals Out	\$ _____
Childcare	\$ _____
School Tuition/Supplies	\$ _____
Medical Bills and CoPays	\$ _____
Prescription Medicines	\$ _____
Pet Supplies & Vet Exams	\$ _____
Entertainment, Cable, Video Rentals	\$ _____
Club Dues (Homeowner's Assoc., Fitness, etc...)	\$ _____
Newspaper, Magazine Subscriptions	\$ _____
Clothing	\$ _____
Haircuts	\$ _____
Gifts	\$ _____
Cash	\$ _____
Other (continue on back if needed)	\$ _____
= Total	\$ _____

Monthly Expense Totals

Housing	\$ _____
Car	\$ _____
Debts	\$ _____
Miscellaneous	\$ _____
= Total Expenses	\$ _____

Monthly Surplus or Shortage

(Total Spendable Income *minus* Total Expenses)

\$ _____