### Monthly Income and Expenses

**Gross Income Per Month**
- Salary
- Interest
- Dividends
- Other (________)
- Other (________)

**Less:**
1. Tithe

**Net Spendable Income**

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

4. Food

5. Automobile(s)
   - Payments
   - Gas and Oil
   - Insurance
   - License/Taxes
   - Maint./Repair/Replace

6. Insurance
   - Life
   - Medical
   - Other (________)

7. Debts
   - Credit Card
   - Loans and Notes
   - Other (________)
   - Other (________)

8. Enter./Recreation
   - Eating Out
   - Baby Sitters
   - Activities/Trips
   - Vacation
   - Other (________)
   - Other (________)

9. Clothing

10. Savings

11. Medical Expenses
    - Doctor
    - Dentist
    - Drugs
    - Other (________)

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

13. Investments

14. School/Child Care
    - Tuition
    - Materials
    - Transportation
    - Day Care
    - Other (________)

**Total Expenses**

**Income Versus Expenses**
- Net Spendable Income
- Less Expenses

**Form 1**