



Income

Monthly Salary	_____
Interest	_____
Dividends	_____
Commissions, Bonus, Tips	_____
Retirement Income	_____
Net Business Income	_____
Cash Gifts	_____
Child Support/Alimony	_____
Total:	_____ 0

1. Giving

Local Church	_____
Poor & Needy	_____
Ministries	_____
Total:	_____ 0

2. Taxes

Federal	_____
Medicare/Social Security	_____
State & Local	_____
Total:	_____ 0

3. Saving & Investing

Emergency Savings	_____
Auto Replacement	_____
Retirement Plans	_____
College Funds	_____
Stocks & Bonds	_____
IRA	_____
Total:	_____ 0



4. Housing

Mortgage	_____
Pre-Pay Mortgage	_____
Property Tax	_____
Home/Flood Insurance	_____
Rent & Renter's Insurance	_____
Electricity	_____
Lawn & Garden Care	_____
Water/Sanitation	_____
Phone(s)	_____
Gas	_____
Maintenance/Pool	_____
TV & Internet	_____
Pest Control/Termite Bond	_____
HOA/Condo Dues	_____
Total:	_____ 0 _____

5. Food

Groceries	_____
Eating Out	_____
Total:	_____ 0 _____

6. Transportation

Auto Payments	_____
Gas & Oil	_____
Auto Insurance	_____
Licenses & Taxes	_____
Repairs & Maintenance	_____
Toll/Parking/Transit	_____
AAA/Auto Club	_____
Total:	_____ 0 _____



7. Clothing

Adults	_____
Children/Diapers	_____
Laundry/Dry Cleaning	_____
Total:	_____0_____

8. Medical & Health

Doctor	_____
Dentist	_____
Prescriptions	_____
Eye Care/Glasses	_____
Insurances	_____
Disability Insurance	_____
Long-Term Care Insurance	_____
Deductibles	_____
HSA/Flexible Spending	_____
Total:	_____0_____

9. Education

Adult Education	_____
Kids Tuition/Supplies	_____
Tutoring/Activities	_____
Total:	_____0_____

10. Entertainment/Vacation

Activities	_____
Vacations/Travel	_____
Books/Movies	_____
Total:	_____0_____

11. Debts (see debt list)



12. Personal

Allowances	
Childcare/Babysitting	
Life Insurance	
Liability Insurance	
Cleaning Supplies	
Toiletries/Cosmetics	
Hair Care	
Vitamins/Supplements	
Gifts – Birthdays	
Gifts – Christmas	
Gifts – Weddings/Anniversaries	
Gifts – Graduation	
Postage	
Alimony/Child Support	
Pet Food/Supplies/Vet	
Vaccinations/Prescriptions	
Boarding/Pet Sitting	
Tax Preparation/Legal	
Sports/Hobbies	
Bank Charges/Fees	
Family Pictures	
Subscriptions/Dues	
Total:	0
 Total Income:	0
Minus Total Expenses:	0
 Equals Surplus or Deficit:	0