



Monthly Spending Actual for _____

SPENDABLE INCOME

Income #1	\$ _____	
Income #2	\$ _____	
Income #3	\$ _____	
Income #4	\$ _____	
A. Net Spendable Income		\$ _____

EXPENSES

1. Housing/Utilities (30-45%)		
Mortgage/Rent	\$ _____	
Home/Renter's Insurance	\$ _____	
Taxes	\$ _____	
Electricity	\$ _____	
Gas	\$ _____	
Water	\$ _____	
Sanitation	\$ _____	
Telephone	\$ _____	
Cell Phone	\$ _____	
Maintenance	\$ _____	
Storage	\$ _____	
Other	\$ _____	
SUBTOTAL		\$ _____
2. Food (5-15%)		\$ _____
3. Transportation (10-15%)		
Vehicle Payments	\$ _____	
Gas	\$ _____	
Maintenance/Repair	\$ _____	
Car Insurance	\$ _____	
Registration/License	\$ _____	
Bus/Taxi/Train Fare	\$ _____	
Other	\$ _____	
SUBTOTAL		\$ _____
4. Clothing (2-7%)		
Clothing	\$ _____	
Laundromat/Laundry	\$ _____	
SUBTOTAL		\$ _____
5. Medical Expenses (5-10%)		\$ _____

6. Savings (5-10%)		
Emergency Fund	\$ _____	
Annualized Savings	\$ _____	
Savings	\$ _____	
Retirement	\$ _____	
SUBTOTAL		\$ _____

7. Tithe/Offerings (1-10%+)		\$ _____
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8. Debts		\$ _____
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9. Entertainment & Rec (5-10%)		
Eating Out	\$ _____	
Babysitters	\$ _____	
Activities/Trips	\$ _____	
Cable TV	\$ _____	
Internet	\$ _____	
Fun Money/Movies/Etc	\$ _____	
Other	\$ _____	
SUBTOTAL		\$ _____

10. Insurance		
Life	\$ _____	
Medical	\$ _____	
Other	\$ _____	
SUBTOTAL		\$ _____

11. Miscellaneous (5-10%)		
Smoking	\$ _____	
Salon/Barber	\$ _____	
Gifts	\$ _____	
Pets	\$ _____	
Other	\$ _____	
SUBTOTAL		\$ _____

12. School/Childcare (5-10%)		
Tuition/Daycare	\$ _____	
Materials/Fees	\$ _____	
Field Trips	\$ _____	
Hot Lunch	\$ _____	
Other	\$ _____	
SUBTOTAL		\$ _____

B. Total Monthly Expenses		\$ _____
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Income vs. Expenses	
A. Net Spendable Income	\$ _____
B. Less: Total Monthly Expenses	\$ _____
C. Subtract B from A = C (+ or -)	\$ _____