

INCOME (PER MONTH)	
INCOME 1	
INCOME 2	
INCOME 3	
TOTAL INCOME	

CATEGORY 1 EXPENSES (PER MONTH)

GIVING	
CHURCH	
OTHER	
TAXES	
FEDERAL TAX	
SOCIAL SECURITY (US ONLY)	
MEDICARE	
STATE/PROVINCIAL TAX	
CITY TAX	
DEBT RETIREMENT	
CAR LOANS	
MORTGAGE LOAN	
PERSONAL LOANS	
CREDIT CARDS	
STUDENT LOANS	
OTHER LOANS	
SAVINGS	
EMERGENCY ACCOUNT	
SHORT TERM SAVINGS	
LONG TERM SAVINGS	

TOTAL CATEGORY 1 EXPENSES

Future Needs: \_\_\_\_\_

CATEGORY 1 % OF INCOME

CATEGORY 2 EXPENSES (PER MONTH)

HOUSING	
RENT (SEE CAT 1 FOR MORTGAGE)	
PROPERTY TAXES	
INSURANCE	
UTILITIES (GAS, ELEC, WATER)	
GARBAGE PICK-UP	
TELEPHONE/CELL PHONES	
FOOD	
FOOD	
CAR	
GAS	
INSURANCE (IF PAID MONTHLY)	
INSURANCE	
HEALTH (IF PAID MONTHLY)	
LIFE (IF PAID MONTHLY)	
ENTERTAINMENT	
ENTERTAINMENT	
EATING OUT	
BABYSITTERS	
CABLE/INTERNET	
TUITION/CHILD CARE	
TUITION	
DAY CARE/CHILD SUPPORT	
MISCELLANEOUS	
PRESCRIPTIONS	
SUBSCRIPTIONS	
LUNCHES	
PET SUPPLIES/VET	
HAIRCUTS, ETC	
CIGARETTES	
MISC	
MISC	
MISC	
CASH (WALKING AROUND MONEY)	

TOTAL CATEGORY 2 EXPENSES

CATEGORY 2 % OF INCOME

CATEGORY 3 EXPENSES (PER MONTH)

PROPERTY TAXES *	
HOME INSURANCE *	
HOME MAINTENANCE	
CAR INSURANCE *	
CAR MAINTENANCE	
CLOTHING/HIM	
CLOTHING/HER	
CLOTHING/KIDS	
DOCTOR	
DENTIST	
EYE CARE	
LIFE INSURANCE *	
HEALTH INSURANCE *	
VACATION	
GIFTS (BIRTHDAYS, ETC.)	
GIFTS (CHRISTMAS)	
OTHER	
OTHER	
OTHER	

TOTAL CATEGORY 3 EXPENSES

\* Leave blank if included in prior column.

TOTAL EXPENSE (Category 1+2+3)

SURPLUS/DEFICIT (Total Income - Total Expense)

CATEGORY 3 % OF INCOME