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**Tip:** Set money aside each month for future and/or unexpected expenses.

## INCOME EXPENSES

Monthly Gross Income ..... \$ \_\_\_\_\_  
 Add: Any Additional Income (Child Support, etc.) ..... \$ \_\_\_\_\_  
**Total Monthly Gross Income** ..... \$ \_\_\_\_\_  
 Subtract: Taxes, Health Insurance & Other Payroll Deductions ..... \$ \_\_\_\_\_  
 Subtract: Savings, 401K, etc ..... \$ \_\_\_\_\_  
**TOTAL MONTHLY SPENDABLE INCOME**..... \$ \_\_\_\_\_

## HOUSING EXPENSES

Rent or Mortgage..... \$ \_\_\_\_\_  
 Food (Groceries, Lunches, Meals Out)..... \$ \_\_\_\_\_  
 Utilities (Gas, Electricity, Telephone, Etc.)..... \$ \_\_\_\_\_  
 Insurance..... \$ \_\_\_\_\_  
 Repairs..... \$ \_\_\_\_\_  
 Taxes..... \$ \_\_\_\_\_  
**Total Housing Expenses**..... \$ \_\_\_\_\_

## CAR EXPENSES

Loan Payment(s) ..... \$ \_\_\_\_\_  
 Gas..... \$ \_\_\_\_\_  
 Insurance..... \$ \_\_\_\_\_  
 Maintenance & Repairs..... \$ \_\_\_\_\_  
**Total Car Expenses**..... \$ \_\_\_\_\_

## DEBTS

Creditor #1 \_\_\_\_\_ Balance \$ \_\_\_\_\_ Monthly Payment \$ \_\_\_\_\_  
 Creditor #2 \_\_\_\_\_ Balance \$ \_\_\_\_\_ Monthly Payment \$ \_\_\_\_\_  
 Creditor #3 \_\_\_\_\_ Balance \$ \_\_\_\_\_ Monthly Payment \$ \_\_\_\_\_  
 Creditor #4 \_\_\_\_\_ Balance \$ \_\_\_\_\_ Monthly Payment \$ \_\_\_\_\_  
**Total Credit Card & Other Debt**..... \$ \_\_\_\_\_

## MISCELLANEOUS

Church Tithes & Offerings..... \$ \_\_\_\_\_  
 Other Charitable Contributions..... \$ \_\_\_\_\_  
 Childcare/Support..... \$ \_\_\_\_\_  
 School Tuition/Supplies..... \$ \_\_\_\_\_  
 Medical Bills & CoPays..... \$ \_\_\_\_\_  
 Prescription Medicines..... \$ \_\_\_\_\_  
 Pet Supplies & Vet Exams..... \$ \_\_\_\_\_  
 Newspaper, Magazine Subscriptions..... \$ \_\_\_\_\_  
 Clothing..... \$ \_\_\_\_\_  
 Haircuts..... \$ \_\_\_\_\_  
 Gifts..... \$ \_\_\_\_\_  
 Other (Entertainment, Transportation, Financial Services)..... \$ \_\_\_\_\_  
**Total Miscellaneous**..... \$ \_\_\_\_\_  
**TOTAL MONTHLY EXPENSES**..... \$ \_\_\_\_\_

**MONTHLY SURPLUS OR SHORTAGE** ..... \$ \_\_\_\_\_

## SAVINGS

Savings Accounts..... \$ \_\_\_\_\_  
 401k..... \$ \_\_\_\_\_  
 CD..... \$ \_\_\_\_\_  
**TOTAL SAVINGS**..... \$ \_\_\_\_\_

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