



MONTHLY INCOME AND PRIORITY EXPENSES

(Information on this page is added to the information on the "Spending Plan" page)

Name:

Date:

Monthly Income

GROSS MONTHLY INCOME

Monthly Salary #1	\$	-
Monthly Salary #2	\$	-
Interest Income	\$	-
Dividends	\$	-
Commissions	\$	-
Bonuses/Tips	\$	-
Retirement Income #1	\$	-
Retirement Income #2	\$	-
Net Business Income	\$	-
Other Income	\$	-
Total:	\$	-

Monthly [Priority] Expenses

Tithing/Giving (monthly)

My Local Church	\$	-
Other Ministries	\$	-
Other Giving	\$	-
Total:	\$	-

Taxes (monthly)

Federal	\$	-
Medicare	\$	-
Social Security (FICA)	\$	-
State Taxes	\$	-
Local Taxes	\$	-
Other	\$	-
Total:	\$	-

Savings [Emergency]

Guide: 5-10%

Savings Account	\$	-
Credit Union	\$	-
Money Market	\$	-
Other	\$	-
Total:	\$	-

Investments [Long Term]

401K / 403b Plans	\$	-
College Funds	\$	-
Stock, Bonds, Mutual Funds	\$	-
Real Estate	\$	-
Other	\$	-
Total:	\$	-

NET AMOUNT \$ -



SPENDING PLAN

Name:
 Date:

For Periodic [other than monthly] expenses enter **monthly** amount.
 e.g. For annual expenses, divide by twelve for the **monthly** amount.
 (Totals in gray boxes are from "Personal Financial Profile" & "Income & Priority Expenses" pages.)

GROSS INCOME	\$ -			
TITHING / GIVING	\$ -	#DIV/0!		
TAXES	\$ -			
SAVINGS [Emergency]	\$ -			
INVESTMENTS [Long Term]	\$ -	Guide: 5-10% #DIV/0!	HOUSEHOLD / PERSONAL	Guide: 15-20%
CREDIT CARD & OTHER DEBT <small>(from Personal Financial Profile)</small>	\$ -	Guide: 0-10% #DIV/0!	<i>Food / Groceries / Toiletries</i>	
NET SPENDABLE INCOME	\$ -		<i>Beauty / Barber</i>	
HOUSING	Guide: 25-33% #DIV/0!		<i>Laundry / Dry Cleaning</i>	
<i>Mortgage/Rent</i>	\$ -		<i>Gifts</i>	
<i>Taxes</i>			<i>Clothing (Adult & Children)</i>	
<i>Home Insurance</i>			<i>Education / Tuition / School Supplies</i>	
<i>Association Dues</i>			<i>Lessons / Tutoring</i>	
<i>Add'l Real Estate Loan</i>	\$ -		<i>Allowance</i>	
<i>Maintenance</i>			<i>Child Support</i>	
<i>Electrical</i>			<i>Other</i>	
<i>Gas</i>			TOTAL	\$ -
<i>Water</i>			MEDICAL / FAMILY / PROFESSIONAL	Guide: 5-12%
<i>Garbage</i>			<i>Child Care</i>	
<i>Telephone</i>			<i>Medical / Dental / Vision</i>	
<i>Cell Phone</i>			<i>Prescription / Glasses / Contacts</i>	
<i>Furnishings</i>			<i>Legal</i>	
<i>Internet Service</i>			<i>Counseling</i>	
<i>Other</i>			<i>Profession Dues / Memberships</i>	
<i>Other</i>			<i>Other</i>	
TOTAL	\$ -		<i>Other</i>	
TRANSPORTATION	Guide: 10-12% #DIV/0!		TOTAL	\$ -
<i>Car Payment</i>	\$ -		ENTERTAINMENT / RECREATION	Guide: 5-10%
<i>Car Payment</i>	\$ -		<i>Dining Out</i>	
<i>Car Payment</i>	\$ -		<i>Lunch / Snacks</i>	
<i>Auto Insurance</i>			<i>Movies / Events</i>	
<i>License / Registration</i>			<i>Babysitting</i>	
<i>Gas & Oil</i>			<i>Vacation / Trips</i>	
<i>Auto Maintenance</i>			<i>Cable TV</i>	
<i>Auto Replacement Fund</i>			<i>Books / Subscriptions</i>	
<i>Other (tolls/parking/transit fares)</i>			<i>Health Club / Hobbies</i>	
<i>Other</i>			<i>Pets</i>	
TOTAL	\$ -		<i>Cash</i>	
INSURANCE	Guide: 5% #DIV/0!		<i>Other</i>	
<i>Life Insurance</i>			TOTAL	\$ -
<i>Health Insurance</i>			TOTAL EXPENSES	\$ -
<i>Dental Insurance</i>			GROSS INCOME <small>(from above)</small>	\$ -
<i>Disability Insurance</i>			VARIANCE	\$ -
<i>Other</i>				
TOTAL	\$ -			