

AVERAGE MONTHLY INCOME AND OUTGO FOR THE PAST 12 MONTHS										
Past Monthly				Your Actual Total \$		Actual %	Guide-line %	Guide \$	BiWeekly of Actual	
GROSS INCOME PER MONTH						100%	100%	0	0	
Salary, Pension, Soc Sec (husb)										
Salary, Pension, Soc Sec (wife)										
Interest & dividends										
Net Profit from Investments / Rents										
Gifts & Inheritance										
Tax Refunds										
Other Net Profit from Business										
OUTGO PER MONTH										
1. Tithe & Offering									0	
2. Taxes (IRS-SOC. SEC.-Med)									0	
NET SPENDABLE INCOME						100%	100%			
(Gross income minus lines 1 & 2)										
3. Housing									0	
Mortgage (rent)										
House Insurance										
Real Estate Taxes										
Electric/Gas/Oil										
Telephone										
Water & Sewage										
Trash Removal										
Maintenance										
Cable TV										
Other										
4. Food (Grocery Store)									0	
5. Auto (Transportation)									0	
Payments										
Gas / Oil										
Auto Insurance										
License Tag										
Repairs/Maintenance										
Vehicle Replacement										

Past Monthly					Your \$	Your %	Guide %	Guide \$	BiWeekly of Actual
6. Insurance									0
	Life								
	Health								
	Other _____								
7. Debts									0
	Credit Cards								
	Installment Loans								
	Other								
8. Enter. / Recreation									0
	Dining Out								
	Trips/Vacation								
	Babysitters								
	Activities								
	Video Rentals								
	Other								
9. Clothing									0
10. Savings (+ or -)									0
11. Investments (+ or -)									0
12. Medical Expenses									0
	Doctor								
	Dentist								
	Prescriptions								
	Other								
13. Miscellaneous									0
	Drug Store Items								
	Beauty / Barber								
	Laundry / Dry Cleaning								
	Lunch (Work / School)								
	Subscriptions								
	Gifts (Incl Christmas)								
	Special Education								
	Pocket money								
	Pet Store / Veterinarian								
	Other _____								
Total Expenses (3-13)									0
Difference per Month									0