

MONTHLY EXPENSES

NET SPENDABLE INCOME

(Percentages are of N.S.I.)

\$ _____

4. Savings (5-10%)	_____	9. Medical/Health (4-5%)	_____
Emergency Fund _____	()	Disability Ins. _____	()
Purchases _____		Health Ins. _____	
Other _____		Doctor _____	
		Dentist _____	
		Eye Care _____	
		Drugs _____	
		Other _____	
5. Housing (35-45%)	_____	10. Life Insurance (2-5%)	_____
Mortgage (rent) _____	()		()
Insurance _____		11. Personal (5-10%)	_____
Taxes _____		Child Care _____	()
Assoc.Dues _____		Beauty/Barb. _____	
Sanitation _____		School Tuit. _____	
Pest Control _____		School Supp. _____	
Repairs/Maint. _____		Dues _____	
Electricity _____		Gifts (others) _____	
Gas _____		Subscriptions _____	
Water _____		Miscellaneous _____	
Telephone _____		Cash _____	
Cable _____		Other _____	
Other _____		Other _____	
6. Food (5-15%)	_____	12. Ent./Rec. (5-10%)	_____
Grocery _____	()	Vacation _____	()
Other _____		Eating Out _____	
Other _____		Baby Sitting _____	
		Other _____	
7. Auto (10-15%)	_____	13. Debts (0-5%)	_____
Gas & Oil _____	()	Credit Cards _____	()
Insurance _____		Student Loan _____	
Licenses/Taxes _____		Car Payment _____	
Other _____		Car Payment _____	
Other _____		14. _____	_____
Other _____		15. _____	_____
8. Clothing (4-5%)	_____		
Adults _____	()		
Children _____			
Care/Cleaning _____			

How to compute:
NET SPENDABLE INCOME
(N.S.I.)

GROSS MONTHLY HOUSEHOLD INCOME _____

Salary #1	_____	
Salary #2	_____	
Interest	_____	
Other	_____	
Other	_____	
Other	_____	

MINUS:

1. CHARITABLE GIVING _____

Tithe (10%)	_____	
Offering	_____	
Other	_____	
Other	_____	

2. PRE-TAX SAVINGS _____

401(k)	_____	
403(b)	_____	
IRA	_____	
IRA	_____	
Other	_____	
Other	_____	

3. TAXES _____

Federal Tax	_____	
State Tax	_____	
FICA	_____	
Other	_____	

EQUALS:

NET SPENDABLE INCOME _____

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