

Monthly Income and Expenses of

Date: _____

Employed By	
City & State	
Occupation	
Pay Period	
Next Payday	
Salary/Wage	
# Exemptions	

Children in Household

Name	Age

Average Gross Pay per Month

LESS:	Federal Taxes	
	State Taxes	
	FICA and Medicare	
	Health Insurance	
	Life Insurance	
	Required Retirement	
Average Monthly Net Pay		
	Other Income	
MONTHLY NET INCOME		

Household

Mortgage (PITI) or Rent	
Real Estate Property Taxes	
Homeowner's Insurance	
Repairs/Maintenance	
Replacement Furniture	

Utilities

Electricity	
Gas/Heating Oil	
Water/Sewer	
Telephone	
Trash	
Cable TV	

Food

Groceries	
Lunches	

Automobile

Payment (or Depreciation)	
Gasoline	
Repair/Tags/Inspection, etc.	
Auto Insurance	
Parking/Other Transportation	
Personal Property Taxes	

Children's Expenses

Work-Related Day Care	
School Tuition	
Lunch Money	
School Supplies	
Lessons / Sports	
New Clothing	

Fixed Debts & Payments

Balance Mo. Pmt.

Credit Card Debt & Payments

Clothing

New (Excluding Children)	
Cleaning/Laundry	
Uniforms	

Health Expenses

Physicians	
Dentist	
Therapist	
Eyeglasses	
Hospital	
Medicines	
Other	

Dues

Professional Associations	
Social Associations	
Homeowner's Association	

Miscellaneous

Gifts (Xmas, Birthday)	
Church/Charity	
Entertainment	
Vacations	
Hobbies	
Personal Grooming	
Newspaper/Magazines	
Veterinary Expenses	
Life Insurance	
Legal Expenses	

Totals Per Month

Subtotal Expenses	
Subtotal Debt Payments	
TOTAL EXPENSES	
TOTAL NET INCOME	
BALANCE (+)	
BALANCE (-)	

Liquid Assets on Hand

Cash/Checking/Savings	
Other Liquid Assets	
TOTAL LIQUID ASSETS	