



Name(s) _____

Date _____

MONTHLY EXPENSES

SHARING	
Tithe	
Offering	
Charitable Giving	
Other:	

TAXES	
Federal Income (FITW)	
State Income	
Social Security (FICA)	
Other taxes:	

SAVINGS (Med/Long Term)	
Retirement Income: 401k (%)	
Retirement Income:	
Retirement Home	
Children's College Expenses	
Other Goals:	

HOUSING / SHELTER	
1st Mortgage/Rent	
Lot Rent	
Real Estate Tax	
Homeowner's/Renter's Insurance	
UTILITIES: Electricity/Gas	
Fuels (LP Gas, Propane, etc)	
Water	
Trash pickup/Septic/Sanitation	
Telephone (Basic+Long Distance)	
Maint (Repairs/Upkeep/Yard)	
Other: Cell Phone	

FOOD & PERSONAL CARE	
Beauty Shop/Hair Cuts/Nails	
Eating Out/Home Delivery	
Home Delivered Dairy/Meat	
School lunches	
SUPERMARKET: Groceries	
Household Supplies/Cleaning	
Cosmetics/Toiletries	
Health Food/Vitamins	
Beer/Liquor/Tobacco/Lottery Tkts	
Other:	

TRANSPORTATION		
Auto Loan Payments	See	Debt List
Auto Insurance		
Gasoline		
License/Registration/ Property Tax		
Maintenance & Repair		
Parking & Tolls		
Public Transportation		
Other:		

CLOTHING	
Clothing/Shoes	
Clothing Accessories	
Diapers	
Laundry/Dry Cleaning	
Shoe Repair	
Tailoring/Alterations/Sewing	
Other:	

ENTERTAINMENT / REC	
Baby Sitters	
Cable Television	
Video/VCR Rentals	
Computer/Video Games	
Camera/Movie/Video Equipment	
Concert/Movie/Theater Tickets	
Hobbies	
Hunting/Fishing/Boating	
Recreational Equipment	
Scouts, AWANA, etc	
Sporting Events	
SUBSCRIPTIONS: Books	
CDs/Tapes/Videos/etc	
Magazines/Newspapers	
Outings/Trips	
Film and Development	
Other:	

FAMILY DEVELOPMENT	
Bible Studies	
CLASSES: Exercise/Wt Control	
Crafts (Ceramics/Stained Glass/etc)	
Computer/Electronics	
Computer Hardware/Software	
Internet Fee	
EDUC (adult): Tuition	
Books	
Material/Equipment	
Educational Books/Tapes/Videos	
Gym/Health Club/Tanning	
LESSONS: Ballet/Dance/Drama	
Piano/Musical Instrument	
Musical Instruments/Equipment	
Private/Home Schooling/ Tutoring	
Seminars	
Special Uniforms	
Other:	

GIFTS	
Anniv/B'day/Wed'g/Shower/Grad	
Birthdays-Family	
Cards (Thank You, Get Well, etc)	
Christmas	
Office Gifts	
Packaging/Shipping	
Other:	

HEALTH & INSURANCE	
Medical Insurance	
Medical Costs (additional)	
Medicines: Prescription	
Non-Prescription	
Dental Insurance	
Dental Costs (additional)	
Orthodontics/Braces	
Eye Care/Eyeglasses	
Life Insurance:	
Disability Insurance:	
Umbrella Policy	
Other:	

MISCELLANEOUS	
Allowances (personal)	
Child Care	
FEES: Checking Acct/ATM	
Legal	
Tax Preparation	
Counseling	
Financial Counseling	
Office Supplies/Stationery	
Pet Care/Veterinarian	
Pet Food	
Postage/Stamps	
Toys	
Union/Club/Office/etc Dues	
Other:	

SUPPORT PAYMENTS	
Children	
Ex-Spouse	
Parents	
Other:	

DEBT REPAYMENT	
(For details see Debt List.)	

SAVINGS TO SPEND	
FUNDS: Emergency	
Furniture/Appliance	
Home Improvements	
Next Car	
Opportunity	
Vacation	
Other Goals:	