

Monthly Income

GROSS MONTHLY INCOME		\$
Husband Wages		
Wife Wages		
LESS:		
Taxes		
401(k)		
Pre-Tax Insurance		
Net Spendable Income		\$

Monthly Living Expenses

1 Housing:		\$
Mortgage/Rent		
Home/Renter's Insurance		
Property Taxes		
Electricity		
Water & Sewage		
Cable TV/Internet		
Other		
2 Groceries		
3 Transportation:		\$
Car Payments		
Gas & Oil		
Insurance		
License/Taxes		
Maint/Repair		
Other		
4 Insurance:		\$
Life		
Health		
Dental		
5 Debts		\$
Student Loans		
Credit Cards		
6 Entertainment/Recreation		\$
Eating Out		

7 Savings		\$
Vacations		
Car		
Emergency		
College		
8 Medical Expenses		\$
Doctors		
Dentist		
Prescriptions		
9 Miscellaneous		\$
Toiletries/Cleaning		
Barber		
Cell Phone		
Total Living Expenses:		\$

Income Vs. Living Expenses

Net Spendable Income	\$
Less Total Living Expenses	
Surplus (Deficit)	\$