

	EXPENSE	TOTAL BY CATEGORY		EXPENSE	TOTAL BY CATEGORY
GROSS INCOME PER MONTH (GI)				ENTERTAINMENT & RECREATION	
Income #1				Eating Out	
Income #2				Baby Sitting	
TOTAL INCOME				Activities	
				Vacation	
LESS:				% of NSI	
Tithe & Offerings					
Taxes				CLOTHING	
401K				% of NSI	
Medical Premium					
Tithe % of GI				SAVINGS (Short-term)	
				% of NSI	
NET SPENDABLE INCOME (NSI)					
				MEDICAL EXPENSES	
HOUSING				Doctor	
Mortgage/Rent				Dentist	
Homeowner's/Renter's Insurance				Medications	
Taxes (Real Estate)				Eye care	
Electric				% of NSI	
Heating (Oil/Gas)					
Garbage				MISCELLANEOUS	
Water				Toiletries	
Sewer				Hair cuts/care	
Maintenance				Dry Cleaning	
Phone				Subscriptions	
Cell Phone				Internet	
Cable				Gifts	
% of NSI				Charities	
				Allowances/Lunches	
FOOD				Miscellaneous Household	
% of NSI				Postage	
				Vet	
AUTOMOBILE				Cash	
Car Payment				% of NSI	
Gas					
Insurance				SCHOOL/CHILD CARE	
License/registration				Tuition	
Maintenance				Materials	
AAA				Day Care	
% of NSI				College	
				% of NSI	
INSURANCE PREMIUMS					
Life Insurance				INVESTMENTS	
%of NSI				% of NSI	
DEBTS				TOTAL EXPENSES	
Credit Cards					
Personal Loan				SUMMARY	
Student Loan				NET SPENDABLE INCOME	
%of NSI				LESS: TOTAL EXPENSES	
				NET DIFFERENCE	
#1 Paycheck Target = \$					
#2 Paycheck Target = \$					

