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Tip: Set money aside each month for future and/or unexpected expenses.

Tip: Subtract your 'Total Expenses' from your 'Total Monthly Spendable Income' to see if you have a surplus or shortage.

INCOME EXPENSES

Monthly Gross Income \$ _____
 Add: Any Additional Income (Child Support, etc.) \$ _____
Total Monthly Gross Income \$ _____
 Subtract: Taxes, Health Insurance & Other Payroll Deductions \$ _____
 Subtract: Savings, 401k, etc \$ _____
TOTAL MONTHLY SPENDABLE INCOME..... \$ _____

HOUSING EXPENSES

Rent or Mortgage..... \$ _____
 Food (Groceries, Lunches, Meals Out)..... \$ _____
 Utilities (Gas, Electricity, Telephone, Etc.)..... \$ _____
 Insurance..... \$ _____
 Repairs..... \$ _____
 Taxes..... \$ _____
Total Housing Expenses..... \$ _____

CAR EXPENSES

Loan Payment(s) \$ _____
 Gas..... \$ _____
 Insurance..... \$ _____
 Maintenance & Repairs..... \$ _____
Total Car Expenses..... \$ _____

DEBTS

Creditor #1 _____ Balance \$ _____ Monthly Payment \$ _____
 Creditor #2 _____ Balance \$ _____ Monthly Payment \$ _____
 Creditor #3 _____ Balance \$ _____ Monthly Payment \$ _____
 Creditor #4 _____ Balance \$ _____ Monthly Payment \$ _____
Total Credit Card & Other Debt..... \$ _____

MISCELLANEOUS

Church Tithes & Offerings..... \$ _____
 Other Charitable Contributions..... \$ _____
 Childcare/Support..... \$ _____
 School Tuition/Supplies..... \$ _____
 Medical Bills & CoPays..... \$ _____
 Prescription Medicines..... \$ _____
 Pet Supplies & Vet Exams..... \$ _____
 Newspaper, Magazine Subscriptions..... \$ _____
 Clothing..... \$ _____
 Haircuts..... \$ _____
 Gifts..... \$ _____
 Other (Entertainment, Transportation, Financial Services)..... \$ _____
Total Miscellaneous..... \$ _____
TOTAL MONTHLY EXPENSES..... \$ _____

MONTHLY SURPLUS OR SHORTAGE

SAVINGS

Savings Accounts..... \$ _____
 401k..... \$ _____
 CD..... \$ _____
TOTAL SAVINGS..... \$ _____

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