

# Income Management Worksheet

## I. MONTHLY INCOME

Salary \_\_\_\_\_  
 Commissions \_\_\_\_\_  
 Other \_\_\_\_\_  
 Other \_\_\_\_\_  
**TOTAL INCOME** \_\_\_\_\_

### MONTHLY WITHHOLDING

Federal \_\_\_\_\_  
 State \_\_\_\_\_  
 FICA \_\_\_\_\_  
**TOTAL WITHHOLDING** \_\_\_\_\_

**NET SPENDABLE INCOME** \_\_\_\_\_

## II. MONTHLY FIXED EXPENSES:

GIVING \_\_\_\_\_

### SAVINGS

Emergency \_\_\_\_\_  
 Retirement \_\_\_\_\_  
 Education \_\_\_\_\_  
 Other \_\_\_\_\_  
**TOTAL SAVINGS** \_\_\_\_\_

### HOUSING

Mortgage/Rent \_\_\_\_\_  
 Property Taxes \_\_\_\_\_  
 Insurance \_\_\_\_\_  
 Electric/Gas \_\_\_\_\_  
 Water/Sewer \_\_\_\_\_  
 Sanitation \_\_\_\_\_  
 Telephone \_\_\_\_\_  
 Cable TV \_\_\_\_\_  
 Maint/Repairs \_\_\_\_\_  
 Other \_\_\_\_\_  
**TOTAL HOUSING** \_\_\_\_\_

### AUTOMOBILE

Loan Payments \_\_\_\_\_  
 Insurance \_\_\_\_\_  
 Gas/Oil \_\_\_\_\_  
 Maint/Repairs \_\_\_\_\_  
 Other \_\_\_\_\_  
**TOTAL AUTO** \_\_\_\_\_

### DEBTS

Other Real Est. \_\_\_\_\_  
 Credit Cards \_\_\_\_\_  
 Other \_\_\_\_\_  
**TOTAL DEBTS** \_\_\_\_\_

### MEDICAL

Insurance \_\_\_\_\_  
 Doctor/Dentist \_\_\_\_\_  
 Prescriptions \_\_\_\_\_  
 Other \_\_\_\_\_  
**TOTAL MEDICAL** \_\_\_\_\_

### INSURANCE

Life \_\_\_\_\_  
 Disability \_\_\_\_\_  
 Liability \_\_\_\_\_  
 Other \_\_\_\_\_  
**TOTAL INSURANCE** \_\_\_\_\_  
**TOTAL FIXED EXPENSES** \_\_\_\_\_

## III. MONTHLY VARIABLE EXPENSES:

Food/Groceries \_\_\_\_\_

### CLOTHING

Purchases \_\_\_\_\_  
 Cleaners \_\_\_\_\_  
**TOTAL CLOTHING** \_\_\_\_\_

### ENTERTAINMENT/RECREATION

Eating Out \_\_\_\_\_  
 Baby-sitting \_\_\_\_\_  
 Vacation \_\_\_\_\_  
 Lessons \_\_\_\_\_  
 Clubs \_\_\_\_\_  
 Other \_\_\_\_\_  
**TOTAL ENTERTAINMENT** \_\_\_\_\_

### MISCELLANEOUS

Child Care \_\_\_\_\_  
 Personal Care \_\_\_\_\_  
 Allowances \_\_\_\_\_  
 Gifts \_\_\_\_\_  
 Christmas \_\_\_\_\_  
 Other \_\_\_\_\_  
**TOTAL MISCELLANEOUS** \_\_\_\_\_

**TOTAL VARIABLE EXPENSES** \_\_\_\_\_

**TOTAL FIXED AND VARIABLE EXPENSES** \_\_\_\_\_

## IV. SUMMARY:

NET SPENDABLE INCOME \_\_\_\_\_  
 LESS MONTHLY EXPENSES \_\_\_\_\_  
 SURPLUS/(DEFICIT) \_\_\_\_\_

