

Sample Spending Now

| | | | | | |
|-------------------------------|-------------------------------|--------------|------------------------------------|--|--------------|
| GROSS INCOME PER MONTH | | 5,750 | | | 440 |
| | Salary | 5,750 | 8 Enter./Recreation | | 240 |
| | Interest | 0 | Eating Out | | 40 |
| | Dividends | 0 | Baby Sitters | | 160 |
| | Social Security | 0 | Activities / Trips | | 0 |
| | Other (___Reimb.____) | 0 | Vacation | | 0 |
| | | | Other (_____) | | 0 |
| | | | Other (_____) | | 0 |
| LESS: | | | 9 Clothing | | 70 |
| 1 | Tithe & Charities | 20 | 10 Emergency Fund / Savings | | 0 |
| 2 | Taxes (Est. Fed, State, FICA) | 1,150 | 11 Medical Expenses | | 110 |
| | | | Doctor | | 30 |
| | | | Dentist | | 50 |
| | | | Drugs | | 30 |
| | | | Other (___eye_____) | | 0 |
| | | | 12 Miscellaneous | | 563 |
| | | | Toiletry, cosmetics | | 0 |
| | | | Beauty, barber | | 45 |
| | | | Laundry, cleaning | | 0 |
| | | | Allowances | | 20 |
| | | | Subscriptions | | 5 |
| | | | Gifts (incl. Christmas) | | 83 |
| | | | Cash | | 400 |
| | | | Other (_____) | | 0 |
| | | | Other (___Computer_____) | | 10 |
| | | | Other (_____) | | 0 |
| | | | 13 Investments | | 0 |
| | | | 14 School / Child Care | | 175 |
| | | | Tuition | | 0 |
| | | | Materials | | 25 |
| | | | Transportation | | 0 |
| | | | Day Care | | 150 |
| | | | Other (_____) | | 0 |
| | | | TOTAL EXPENSES | | 5,206 |
| | | | INCOME VERSUS EXPENSES | | |
| | | | Net Spendable Income | | 4,580 |
| | | | Less Expenses | | 5,206 |
| | | | Excess / (Deficit) | | -626 |

Sample Spending Now

RATIOS

| | <u>MINE</u> | <u>AVG</u> | | <u>MINE</u> | <u>AVG</u> |
|-------------------|-------------|------------|---------------------|-------------|------------|
| TITHE & CHARITIES | 0% | 10% | ENTER./RECREATION | 10% | 6% |
| TAXES | 20% | 16% | CLOTHING | 2% | 5% |
| <hr/> HOUSING | 40% | 32% | SAVINGS | 0% | 5% |
| FOOD | 13% | 14% | MEDICAL EXPENSES | 2% | 5% |
| AUTOMOBILE | 13% | 11% | MISCELLANEOUS | 12% | 4% |
| INSURANCE | 14% | 5% | INVESTMENTS | 0% | 4% |
| DEBTS | 4% | 5% | SCHOOL / CHILD CARE | 4% | 4% |
| | | | | <hr/> 114% | <hr/> 100% |
| | | | Surplus / (Deficit) | -14% | |