

Where the money comes from and where it goes

Date Prepared \_\_\_\_\_

**PERSONAL INCOME STATEMENT**

**INCOME:**

Monthly salary	
Mileage compensation	
Honoraria and other income	
Spouse's monthly salary	
Mileage compensation	
Honoraria and other income	
<b>TOTAL MONTHLY INCOME</b>	

**EXPENSES:**

<b>ESSENTIALS</b>	Stewardship gifts	
	Other charitable gifts	
	Groceries	
	Cleaning supplies	
	Clothing	
	Medical and Dental	
	Childcare/Education/Pet Care	
<b>TAXES</b>	Hygiene	
	Federal Income Tax	
	State Income Tax	
	Social Security & Medicare	
<b>SHELTER</b>	Property Tax	
	Mortgage (principal & interest)	
	Rent	
	Utilities	
	Telephone (local & long distance)	
	Home maintenance/repair	
<b>TRANSPORTATION</b>	Other	
	Auto loan payments	
	Gasoline	
	Auto maintenance/repair	
<b>ENTERTAINMENT</b>	Vacation (savings or spent)	
	Gifts (birthday and/or Christmas)	
	Dining out	
	Newspaper/periodicals	
	Cable television	
	Internet service	
	Miscellaneous	
	<b>INSURANCE</b>	Life
	Auto	
	Umbrella (excess liability)	
	Home owner/renter's	
	Medical (privately paid)	
	Disability (privately paid)	
	Long term care coverage	
<b>INVESTMENTS</b>	Money Market savings/bank	
	LCEF investments	
	IRA contributions	
	Education savings	
	Miscellaneous	
<b>CASUAL</b>	Cash	
	ATM withdrawals	
<b>DEBT SERVICE</b>	Credit card payments	
	Personal loan payments	
	<b>TOTAL MONTHLY EXPENSES</b>	

