



Biblical Principles Inc. Name _____ Date _____
Monthly Income & Expense Analysis Tool (Form 2)

September 25, 2002, Revised May 30, 2003

This form is designed for counseling sessions or for personal use.

<p>Gross Income Per Month \$ _____</p> <p>Salary \$ _____ Interest \$ _____ Dividends \$ _____ Other _____ \$ _____ Other _____ \$ _____</p> <p>Adjustments</p> <p>Tithe Deduct \$ _____ % _____ Taxes (Income and Payroll) Deduct \$ _____ % _____</p> <p>Spending Budget \$ _____ % _____</p> <p>Housing \$ _____ % _____</p> <p>Mortgage or Rent \$ _____ Insurance \$ _____ Property Tax \$ _____ Power \$ _____ Gas \$ _____ Water \$ _____ Garbage \$ _____ Telephone \$ _____ -Traditional -Long Distance -Cell Internet Access \$ _____ Fire/Burglar \$ _____ Television Signal \$ _____ Maintenance \$ _____ Other _____ \$ _____ Other _____ \$ _____</p> <p>Food \$ _____ % _____</p> <p>Vehicles \$ _____ % _____</p> <p>Payments \$ _____ Fuel & Lube \$ _____ Insurance \$ _____ Tag & Tax \$ _____ Repairs \$ _____ Replacement \$ _____ Other _____ \$ _____</p> <p>Insurance \$ _____ % _____</p> <p>Life \$ _____ Medical \$ _____ Other _____ \$ _____ Other _____ \$ _____</p> <p>Debts \$ _____ % _____</p> <p>Credit Card \$ _____ Loans \$ _____ Other _____ \$ _____</p>	<p>Entertainment and Recreation \$ _____ % _____</p> <p>Eating Out \$ _____ Activities/Trips \$ _____ Vacation \$ _____ Gym/Pool \$ _____ Other _____ \$ _____</p> <p>Clothing \$ _____ % _____</p> <p>Emergency Savings \$ _____ % _____</p> <p>Medical Expenses \$ _____ % _____</p> <p>Doctor \$ _____ Dentist \$ _____ Prescriptions \$ _____ Other \$ _____</p> <p>Miscellaneous \$ _____ % _____</p> <p>Toiletry/Cosmetic \$ _____ Beauty/Barber \$ _____ Laundry/Cleaners \$ _____ Lunch Money \$ _____ Allowances \$ _____ Subscriptions \$ _____ Gifts-Monthly \$ _____ Christmas Gifts \$ _____ Cash \$ _____ Other _____ \$ _____ Other _____ \$ _____</p> <p>School/Childcare \$ _____ % _____</p> <p>Tuition \$ _____ Materials/Fees \$ _____ Transportation \$ _____ Daycare \$ _____ Other _____ \$ _____</p> <p>Investments \$ _____ % _____</p> <p>IRA \$ _____ 401K \$ _____ Other _____ \$ _____</p> <p>Total Expenses \$ _____ % _____</p> <p>Income/Expenses Summary</p> <p>Spending Budget \$ _____ Deduct Total Expenses \$ _____ Difference Plus or Minus () \$ _____ Plus is surplus. Minus is deficit.</p>
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- Note 2. Biblical Principles Inc. representatives are ministers, and expressly are not professional financial advisers, accountants, tax experts or any other type professional adviser.
- Note 3. The percent to be calculated and posted by the tithe and the taxes is calculated by dividing the amount of tithe or tax by the total gross income.
- Note 4. The percent to be calculated and posted by the major expense category is calculated by dividing the total amount for the category by the total spending budget.
- Note 5. This form may be downloaded from www.biblicalprinciplesinc.org.

Blessed Is The Man Who Finds Wisdom