

Spending/Savings Analysis

Income per year \$ _____

Net Spendable Income

Income per month \$ _____

Per Month \$ _____

Monthly Category	Monthly Guideline %	Monthly Guideline \$	Current Plan	Difference + or -	New Plan
1. Tithe					
2. Tax					
Net Spendable Income (per month)					
3. Housing					
4. Food					
5. Auto					
6. Insurance					
7. Debts					
8. Entertainment/Rec.					
9. Clothing					
10. Savings					
11. Medical					
12. Miscellaneous					
13. Investments					
14. School/Child Care	Adjust % from above categories				
15. Christian In Action	Adjust % from above categories				
Total (items 3 – 15)					
16. Unallocated Surplus Income					

Notes and thoughts:

