

INCOME DISTRIBUTION WORKSHEET

	Monthly Budget	1st pay	2nd pay	3rd pay	4th pay
net income source 1					
net income source 2					
net income source 3					
TOTAL NET INCOME					
Charity					
tithes					
other giving					
Savings					
emergency fund					
retirement fund					
college fund					
other savings goal					
Housing					
rent/mortgage					
real estate taxes					
repair/maintenance/improvement					
Utilities					
electric					
gas					
water & sewer					
trash					
phones/internet					
cable					
Food					
groceries					
eating out					
school lunches					
work lunches					
Clothes					
adult					
children					

INCOME DISTRIBUTION WORKSHEET (CONTINUED)

	Monthly Budget	1st pay	2nd pay	3rd pay	4th pay
Transportation					
fuel					
repair					
registration/inspection					
Medical					
prescriptions/meds					
doctor visits					
dentist					
other					
Insurance					
life					
home/renters					
auto					
medical					
Education					
tuition					
other expenses					
Personal					
Christmas					
other gifts					
hair & beauty care					
pocket money					
miscellaneous					
Recreation					
entertainment					
health memberships					
vacation					
Debt					
credit cards					
car loans					
student loans					
TOTAL EXPENSES					
INCOME MINUS EXPENSES					

INCOME MINUS EXPENSES should always be zero. If you have extra money, go back and add it to other categories such as your savings goals.