

# INCOME DISTRIBUTION WORKSHEET

1st of the month    10th of the month    15th of the month

	Monthly Budget	1st pay	2nd pay	3rd pay	4th pay
net income source 1	\$2,479.18	\$1,239.59		\$1,239.59	
net income source 2	\$600		\$600		
net income source 3					
<b>TOTAL NET INCOME</b>	\$3,079.18				
<b>Charity</b>					
tithes	\$248	\$124		\$124	
other giving	\$5			\$5	
<b>Savings</b>					
emergency fund	\$90		\$45	\$45	
retirement fund					
college fund					
other savings goal					
<b>Housing</b>					
rent/mortgage	\$850	\$850			
real estate taxes					
repair/maintenance/improvement	\$20			\$20	
<b>Utilities</b>					
electric	\$70			\$70	
gas	\$80			\$80	
water & sewer	\$40			\$40	
trash					
phones/internet	\$150			\$150	
cable	\$50			\$50	
<b>Food</b>					
groceries	\$340	\$165		\$175	
eating out	\$25		\$15	\$10	
school lunches	\$10		\$10		
work lunches	\$10			\$10	
<b>Clothes</b>					
adult	\$50			\$50	
children	\$25		\$25		

# INCOME DISTRIBUTION WORKSHEET (CONTINUED)

*1st of the month    10th of the month    15th of the month*

	Monthly Budget	1st pay	2nd pay	3rd pay	4th pay
<b>Transportation</b>					
fuel	\$85.59	\$40.59		\$45	
repair	\$100		\$100		
registration/inspection	\$15		\$5	\$10	
<b>Medical</b>					
prescriptions/meds	\$50		\$25	\$25	
doctor visits	\$20		\$20		
dentist	\$20			\$20	
other					
<b>Insurance</b>					
life	\$35			\$35	
home/renters	\$25			\$25	
auto	\$70			\$70	
medical	\$50		\$50		
<b>Education</b>					
tuition					
other expenses					
<b>Personal</b>					
Christmas	\$50		\$20	\$30	
other gifts	\$30		\$20	\$10	
hair & beauty care	\$30		\$15	\$15	
pocket money	\$10		\$5	\$5	
miscellaneous	\$25.59		\$15	\$10.59	
<b>Recreation</b>					
entertainment	\$10		\$5	\$5	
health memberships					
vacation	\$50			\$50	
<b>Debt</b>					
credit cards	\$30			\$30	
car loans	\$250		\$225	\$25	
student loans	\$60	\$60			
<b>TOTAL EXPENSES</b>	\$3,079.18	\$1,239.59	\$600	\$1,239.59	
<b>INCOME MINUS EXPENSES</b>	\$0	\$0	\$0	\$0	

**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.**