

Estimated Budget

MONTHLY INCOME

GROSS MONTHLY INCOME

- Salary
- Interest
- Dividends
- Other Income
- Less
 - 1. Tithe/Giving
 - 2. Taxes (Federal, State, FICA)

NET SPENDABLE INCOME

MONTHLY LIVING EXPENSES

- 3. Housing
 - Mortgage/Rent
 - Insurance
 - Property Taxes
 - Electricity
 - Gas
 - Water
 - Sanitation
 - Telephone
 - Maintenance
 - Cable TV
 - Other
- 4. Food
- 5. Transportation
 - Payments
 - Gas & Oil
 - Insurance
 - License/Taxes
 - Maint./Repair/Replace
 - Other
- 6. Insurance
 - Life
 - Health
 - Other
- 7. Debts

8. Entertainment/Recreation

- Eating Out
- Baby-Sitters
- Activities/Trips
- Vacation
- Pets
- Other

9. Clothing

10. Savings

11. Medical Expenses

- Doctor
- Dentist

Prescriptions

Other

12. Miscellaneous

- Toiletries/Cosmetics
- Beauty/Barber
- Laundry/Cleaning
- Allowances
- Subscriptions
- Gifts (incl. Christmas)

Cash

Other

13. Investments

14. School/Child Care

- Tuition
- Materials
- Transportation
- Day Care

TOTAL LIVING EXPENSES

INCOME VS. LIVING EXPENSES

NET SPENDABLE INCOME

LESS TOTAL LIVING EXPENSES

SURPLUS OR DEFICIT