

# MONTHLY BUDGET

<p>GROSS INCOME _____</p> <p>His Income 1: _____</p> <p>His Income 2: _____</p> <p>Her Income 1: _____</p> <p>Her Income 2: _____</p> <p>LESS:</p> <p>1. Tithe (10%): _____</p> <p>2. Tax (Est. including Fed, State, FICA, Etc) _____</p> <p>NET SPENDABLE INCOME _____</p> <p>3. Housing (25-35%) _____</p> <p>Mortgage/Rent: _____</p> <p>Insurance: _____</p> <p>Taxes: _____</p> <p>Electricity: _____</p> <p>Gas: _____</p> <p>Water: _____</p> <p>Trash: _____</p> <p>Phone: _____</p> <p>Internet: _____</p> <p>Cable: _____</p> <p>Maintenance: _____</p> <p>Misc. Savings: _____</p> <p>4. Food (10-15%) _____</p> <p>Groceries: _____</p> <p>Dining Out: _____</p> <p>5. Automobile(s) (10-15%) _____</p> <p>Payments: _____</p> <p>Gas/Oil: _____</p> <p>Maintenance: _____</p> <p>License/Taxes: _____</p> <p>Insurance: _____</p> <p>Misc. Savings: _____</p> <p>6. Insurance (5-10%) _____</p> <p>Life: _____</p> <p>Medical: _____</p> <p>Other: (_____) _____</p> <p>7. Debts (5-10%) _____</p> <p>Credit Card 1: _____</p> <p>Credit Card 2: _____</p> <p>Credit Card 3: _____</p> <p>Loans/Notes: _____</p> <p>Other: (_____) _____</p> <p>Other: (_____) _____</p> <p>Other: (_____) _____</p>	<p>8. Entertainment / R ecreation (5-10%) _____</p> <p>Movies: _____</p> <p>Activities/Tr ips: _____</p> <p>Vacation: _____</p> <p>Other: (_____) _____</p> <p>9. Clothing (2-7%): _____</p> <p>10. Savings (5-10%) _____</p> <p>Emergency Fund: _____</p> <p>Christmas Club: _____</p> <p>Retirement: _____</p> <p>Misc. Savings: _____</p> <p>11. Miscellaneous (5-10%) _____</p> <p>Toiletries: _____</p> <p>Barber/Beauty: _____</p> <p>Laundry: _____</p> <p>Cleaning: _____</p> <p>Allowances: _____</p> <p>Lunches: _____</p> <p>Subscriptions: _____</p> <p>Other Charity: _____</p> <p>Other: (_____) _____</p> <p>Other: (_____) _____</p> <p>12. Investments (10-15%) _____</p> <p>13. School/Child Care (5%) _____</p> <p>Tuition: _____</p> <p>Materials: _____</p> <p>Transportation: _____</p> <p>Day Care: _____</p> <p>Other: (_____) _____</p> <p>TOTAL EXPENSES _____</p> <p>INCOME VERSUS EXPENSES</p> <p>Less Net Spendable Income _____</p> <p>Less Expenses _____</p> <p>Total (ZERO Budget) _____</p>
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