

## Monthly Budget

### INCOME

Net Annual Income \_\_\_\_\_ If paid bi-weekly, multiply income by 26, then  
 Net Weekly Income \_\_\_\_\_ divide by 52 to determine weekly income.

### CHARITABLE GIFTS

Church Offering \_\_\_\_\_ To figure weekly amounts for monthly bills,  
 Charity \_\_\_\_\_ multiply by 12, then divide by 52.

### SAVINGS

Emergency Fund _____	Home Repairs Fund _____
Retirement Fund _____	Next Car Fund _____
College Fund _____	Other: _____

### EXPENSES

#### HOUSING

Mortgage, Taxes, & Ins. \_\_\_\_\_  
 Other: \_\_\_\_\_

#### UTILITIES

Electricity & Gas \_\_\_\_\_  
 Water \_\_\_\_\_  
 Trash \_\_\_\_\_  
 Cell Phone \_\_\_\_\_  
 Phone \_\_\_\_\_  
 Cable \_\_\_\_\_  
 Internet \_\_\_\_\_

#### FOOD & HOUSEHOLD

Grocery \_\_\_\_\_  
 Household \_\_\_\_\_  
 Restaurants \_\_\_\_\_

#### CLOTHING & SHOES

Children \_\_\_\_\_  
 Adults \_\_\_\_\_

#### MEDICAL/HEALTH

Disability Insurance \_\_\_\_\_  
 Life Insurance \_\_\_\_\_  
 Spouse Life Insurance \_\_\_\_\_  
 Doctor \_\_\_\_\_  
 Dentist \_\_\_\_\_  
 Orthodontist \_\_\_\_\_  
 Optometrist \_\_\_\_\_  
 Medication \_\_\_\_\_

#### PERSONAL

Hair Salon \_\_\_\_\_  
 Educational Expenses \_\_\_\_\_  
 School Supplies \_\_\_\_\_  
 School Tuition \_\_\_\_\_  
 Sports/Lessons \_\_\_\_\_  
 Gifts (Including Christmas) \_\_\_\_\_  
 Miscellaneous \_\_\_\_\_  
 Other: \_\_\_\_\_  
 Other: \_\_\_\_\_

#### RECREATION

Babysitter \_\_\_\_\_  
 Entertainment \_\_\_\_\_  
 Vacation \_\_\_\_\_

#### TRANSPORTATION

Car Payment 1 \_\_\_\_\_  
 Car Payment 2 \_\_\_\_\_  
 Gas & Oil \_\_\_\_\_  
 Repairs & Tires \_\_\_\_\_  
 Auto Insurance \_\_\_\_\_  
 License & Taxes \_\_\_\_\_