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	
EXPENSES HOUSING	PERSONAL
	Hair Salon
Mortgage, Taxes, & Ins. Other:	Educational Expenses
UTILITIES	School Supplies
Electricity & Gas	School Tuition
Water	Sports/Lessons
Trash	Gifts (Including Christmas)
Cell Phone	Miscellaneous
Phone	Other:
Cable	Other:
Internet	RECREATION
FOOD & HOUSEHOLD	Babysitter
Grocery	Entertainment
Household	Vacation
Restaurants	TRANSPORTATION
CLOTHING & SHOES	Car Payment 1
Children	Car Payment 2
Adults	Gas & Oil
MEDICAL/HEALTH	Repairs & Tires
Disability Insurance	Auto Insurance
Life Insurance Spouse Life Insurance	License & Taxes
Doctor	
Dentist	
Orthodontist	
Optometrist	
Medication	

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