

Budget

EARNINGS/INCOME PER MONTH		TOTALS
Salary #1 (net take-home)	_____	
Salary #2 (net take-home)	_____	
Other (less taxes)	_____	
TOTAL MONTHLY INCOME		_____
	% Guide	
1. GIVING	10%	
Church	_____	
Other Contributions	_____	
2. SAVING	10%	
Emergency	_____	
Replacement	_____	
Long Term	_____	
3. DEBT	0-10%	
Credit Cards:		
Visa	_____	
Mastercard	_____	
Discover	_____	
American Express	_____	
Gas Cards	_____	
Department Stores	_____	
Education Loans	_____	
Other Loans:		
Bank loans	_____	
Credit Union	_____	
Family/Friends	_____	
Other	_____	
4. HOUSING	25-32%	
Mortgage/Taxes/Rent	_____	
Maintenance/Repairs	_____	
Utilities:		
Electric	_____	
Gas	_____	
Water	_____	
Trash	_____	
Telephone/Internet	_____	
Cable TV	_____	
Other	_____	
5. AUTO/TRANSP.	12-15%	
Car Payments/License	_____	
Gas + Bus/Train/Parking	_____	
Oil/Lube/Maint.	_____	

6. INSURANCE (paid by you) 5%

Auto _____
Homeowners/Renters _____
Life _____
Medical/Dental _____
Other _____

7. HOUSEHOLD/PERSONAL 15-20%

Groceries _____
Clothes/Dry Cleaning _____
Gifts _____
Household items _____
Personal:
 Cosmetics _____
 Barber/Beauty _____
Other:
 Books/Magazines _____
 Allowances _____
 Music Lessons _____
 Personal Technology/Mobiles _____
 Education _____
 Miscellaneous _____

8. ENTERTAINMENT 5-10%

Going Out:
 Meals _____
 Movies/Events _____
 Babysitting _____
Travel (Vacation/Trips) _____
Other:
 Fitness/Sports _____
 Hobbies _____
 Media Rental _____
 Other _____

9. PROFESSIONAL SERVICES 5-15%

Childcare _____
Medical/Dental/Prescriptions _____
Other:
 Legal _____
 Counseling _____
 Professional Dues _____

10. MISC CASH EXPENDITURES 2-3%

Total Expenses: _____

Total Monthly Income	_____
Less Total Expenses	_____
Income Over/(Under) Expenses	