

Estimated Budget

MONTHLY INCOME

GROSS MONTHLY INCOME

Salary _____

Interest _____

Dividends _____

Other Income _____

LESS

1. Tithe/Giving

2. Taxes (Fed., 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 and 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 VERSUS LIVING EXPENSES

NET SPENDABLE INCOME

LESS TOTAL LIVING EXPENSES

SURPLUS OR DEFICIT

(Except auto and house payment; see page 25.)

ESTIMATED BUDGET