

Estimated Budget

Monthly Income

Gross Monthly Income \$

Salary \$
Interest \$
Dividends \$
Other Income \$

Less

1. Tithe/Giving \$
2. Taxes
(Federal / State / Fica) \$

Net Spendable Income \$

Monthly Living Expenses

3. Housing \$

Mortgage/Rent \$
Insurance \$
Property taxes \$
Cable TV \$
Electricity \$
Gas \$
Water \$
Sanitation \$
Telephone \$
Maintenance \$
Internet service \$
Other \$

4. Food \$

5. Transportation \$

Payments \$
Gas & Oil \$
Insurance \$
License/Taxes \$
Maintenance \$
Replacement \$
Other \$

6. Insurance \$

Insurance \$
Life \$
Health/Dental \$
Disability \$
Other \$

7. Debts \$
(not including house or auto)

8. Entertainment/
Recreation \$

Eating out \$
Babysitters \$
Activities/Trips \$
Vacation \$
Pets \$
Other \$

9. Clothing \$

10. Savings \$

11. Medical / Dental \$

Doctor \$
Dentist \$
Prescriptions \$
Other \$

12. Miscellaneous \$

Toiletries/Cosmetics \$
Beauty/Barber \$
Laundry/Cleaners \$
Allowances \$
Subscriptions \$
Gifts \$
Other \$

13. Investments \$

14. School / Childcare \$

Tuition \$
Materials \$
Transportation \$
Childcare \$

Total Living Expenses \$

How the Month Turns Out

NET SPENDABLE INCOME \$

- TOTAL LIVING EXPENSES \$

\$