

Sample Budget Goal

GROSS INCOME PER MONTH		5,750			155
	Salary	5,750			80
	Interest	0			15
	Dividends	0			60
	Social Security	0			0
	Other (___Reimb.____)	0			0
LESS:					
1	Tithe & Charities	20			
2	Taxes (Est. Fed, State, FICA)	1,012			25
NET SPENDABLE INCOME		4,718			50
3	Housing	1,690			
	Mortgage (rent)	1,200			
	Insurance	35			
	Taxes	0			
	Electricity	145			
	Gas	135			
	Water	55			
	Sanitation	0			
	Phones	120			
	Maintenance	0			
	Cable TV	0			
	Other (_____)	0			
4	Groceries	600			
5	Automobile(s)	573			
	Payments	180			
	Gas and Oil	230			
	Insurance (inclu. AAA mbr.)	100			
	License/Tax	33			
	Maint./Repairs/Replace	30			
6	Insurance	620			
	Life	0			
	Medical	620			
	Other (___LTC____)	0			
7	Debts	205			
	Credit Cards	160			
	Loans and Notes	0			
	Student Loan	45			
	Other (_____)	0			
8	Enter./Recreation				
	Eating Out				
	Baby Sitters				
	Activities / Trips				
	Vacation				
	Other (_____)				
	Other (_____)				
9	Clothing				
10	Emergency Fund / Savings				
11	Medical Expenses				
	Doctor	30			
	Dentist	50			
	Drugs	30			
	Other (___eye_____)	0			
12	Miscellaneous				
	Toiletry, cosmetics	0			
	Beauty, barber	45			
	Laundry, cleaning	0			
	Allowances	20			
	Subscriptions	0			
	Gifts (incl. Christmas)	50			
	Cash	220			
	Other (_____)	0			
	Other (___Computer_____)	10			
	Other (_____)	0			
13	Investments				
14	School / Child Care				
	Tuition	0			
	Materials	25			
	Transportation	0			
	Day Care	75			
	Other (_____)	0			
TOTAL EXPENSES					4,473
INCOME VERSUS EXPENSES					
Net Spendable Income					4,718
Less Expenses					4,473
Excess / (Deficit)					245

Sample Budget Goal

RATIOS

	<u>MINE</u>	<u>AVG</u>		<u>MINE</u>	<u>AVG</u>
TITHE & CHARITIES	0%	10%	ENTER./RECREATION	3%	6%
TAXES	18%	16%	CLOTHING	1%	5%
HOUSING	36%	32%	SAVINGS	1%	5%
FOOD	13%	14%	MEDICAL EXPENSES	2%	5%
AUTOMOBILE	12%	11%	MISCELLANEOUS	7%	4%
INSURANCE	13%	5%	INVESTMENTS	0%	4%
DEBTS	4%	5%	SCHOOL / CHILD CARE	2%	4%
				<u>95%</u>	<u>100%</u>
			Surplus / (Deficit)	5%	