

Budget Template

| | | | | |
|--|-------|-------|------------------------------------|-------|
| GROSS INCOME PER MONTH | | _____ | 8 Enter./Recreation | _____ |
| Salary | _____ | | Eating Out | _____ |
| Interest | _____ | | Baby Sitters | _____ |
| Dividends | _____ | | Activities / Trips | _____ |
| Social Security | _____ | | Vacation | _____ |
| Other (___Reimb.____) | _____ | | Other (_____) | _____ |
| | | | Other (_____) | _____ |
| LESS: | | | 9 Clothing | _____ |
| 1 Tithe & Charities | _____ | | 10 Emergency Fund / Savings | _____ |
| 2 Taxes (Est. Fed, State, FICA) | _____ | | 11 Medical Expenses | _____ |
| NET SPENDABLE INCOME | ===== | | Doctor | _____ |
| | | | Dentist | _____ |
| 3 Housing | _____ | | Drugs | _____ |
| Mortgage (rent) | _____ | | Other (___eye_____) | _____ |
| Insurance | _____ | | 12 Miscellaneous | _____ |
| Taxes | _____ | | Toiletry, cosmetics | _____ |
| Electricity | _____ | | Beauty, barber | _____ |
| Gas | _____ | | Laundry, cleaning | _____ |
| Water | _____ | | Allowances | _____ |
| Sanitation | _____ | | Subscriptions | _____ |
| Phones | _____ | | Gifts (incl. Christmas) | _____ |
| Maintenance | _____ | | Cash | _____ |
| Cable TV | _____ | | Other (_____) | _____ |
| Other (_____) | _____ | | Other (___Computer_____) | _____ |
| 4 Groceries | _____ | | Other (_____) | _____ |
| 5 Automobile(s) | _____ | | 13 Investments | _____ |
| Payments | _____ | | 14 School / Child Care | _____ |
| Gas and Oil | _____ | | Tuition | _____ |
| Insurance (inclu. AAA mbr.) | _____ | | Materials | _____ |
| License/Tax | _____ | | Transportation | _____ |
| Maint./Repairs/Replace | _____ | | Day Care | _____ |
| 6 Insurance | | | Other (_____) | _____ |
| Life | _____ | | TOTAL EXPENSES | ===== |
| Medical | _____ | | INCOME VERSUS EXPENSES | |
| Other (___LTC_____) | _____ | | Net Spendable Income | ===== |
| 7 Debts | | | Less Expenses | ===== |
| Credit Card | _____ | | Excess / (Deficit) | |
| Loans and Notes | _____ | | | |
| Student Loan | _____ | | | |
| Other (_____) | _____ | | | |

Budget Template

RATIOS

| | <u>MINE</u> | <u>AVG</u> | | <u>MINE</u> | <u>AVG</u> |
|-------------------|-------------|------------|---------------------|-------------|------------|
| TITHE & CHARITIES | #DIV/0! | 10% | ENTER./RECREATION | #DIV/0! | 6% |
| TAXES | #DIV/0! | 16% | CLOTHING | #DIV/0! | 5% |
| HOUSING | #DIV/0! | 32% | SAVINGS | #DIV/0! | 5% |
| FOOD | #DIV/0! | 14% | MEDICAL EXPENSES | #DIV/0! | 5% |
| AUTOMOBILE | #DIV/0! | 11% | MISCELLANEOUS | #DIV/0! | 4% |
| INSURANCE | #DIV/0! | 5% | INVESTMENTS | #DIV/0! | 4% |
| DEBTS | #DIV/0! | 5% | SCHOOL / CHILD CARE | #DIV/0! | 4% |
| | | | | #DIV/0! | 100% |
| | | | Surplus / (Deficit) | #DIV/0! | |