

# Monthly Budget

## INCOME

Net Annual Income \_\_\_\_\_  
 Net Weekly Income \_\_\_\_\_ (multiply net income by 26 then ÷ by 52, if paid bi-weekly)

## CHARITABLE GIFTS

Church Offering \_\_\_\_\_  
 Charity \_\_\_\_\_

## SAVINGS

Emergency Fund \_\_\_\_\_ Home Repairs Fund \_\_\_\_\_  
 Retirement Fund \_\_\_\_\_ Next Car Fund \_\_\_\_\_  
 College Fund \_\_\_\_\_ Other: \_\_\_\_\_

## EXPENSES

### HOUSING

Mortgage, Taxes & Ins. \_\_\_\_\_  
 Other: \_\_\_\_\_

### UTILITIES

Electricity & Gas \_\_\_\_\_  
 Water \_\_\_\_\_  
 Trash \_\_\_\_\_  
 Cell Phone \_\_\_\_\_  
 Phone \_\_\_\_\_  
 Cable \_\_\_\_\_  
 Internet \_\_\_\_\_

### FOOD & HOUSEHOLD

Grocery \_\_\_\_\_  
 Household \_\_\_\_\_  
 Restaurants \_\_\_\_\_

### CLOTHING & SHOES

Children \_\_\_\_\_  
 Adults \_\_\_\_\_

### MEDICAL/HEALTH

Disability Insurance \_\_\_\_\_  
 Life Insurance \_\_\_\_\_  
 Spouse Life Insurance \_\_\_\_\_  
 Doctor \_\_\_\_\_  
 Dentist \_\_\_\_\_  
 Orthodontist \_\_\_\_\_  
 Optometrist \_\_\_\_\_  
 Medication \_\_\_\_\_

### PERSONAL

Hair Salon \_\_\_\_\_  
 Educational Expenses \_\_\_\_\_  
 School Supplies \_\_\_\_\_  
 School Tuition \_\_\_\_\_  
 Sports/Lessons \_\_\_\_\_  
 Gifts (incl. Christmas) \_\_\_\_\_  
 Miscellaneous \_\_\_\_\_  
 Other: \_\_\_\_\_  
 Other: \_\_\_\_\_

### RECREATION

Babysitter \_\_\_\_\_  
 Entertainment \_\_\_\_\_  
 Vacation \_\_\_\_\_

### TRANSPORTATION

Car Payment 1 \_\_\_\_\_  
 Car Payment 2 \_\_\_\_\_  
 Gas & Oil \_\_\_\_\_  
 Repairs & Tires \_\_\_\_\_  
 Auto Insurance \_\_\_\_\_  
 License & Taxes \_\_\_\_\_