



Personal Budget Worksheet

Monthly Income

(1)	Earned Income		\$	-	
(2)	Unearned Income		\$	-	
Gross Monthly Income			\$	-	
(1)	Tithe	%	\$	-	
(2)	Save	%	\$	-	
(3)	Invest	%	\$	-	
(4)	Tax	%	\$	-	
Net Spendable Income			\$	-	

Expenses

			Current	Required
(5)	Housing	%	\$ -	\$ -
(6)	Food	%	\$ -	\$ -
(7)	Automobile	%	\$ -	\$ -
(8)	Insurance	%	\$ -	\$ -
(9)	Entertainment	%	\$ -	\$ -
(10)	Clothing	%	\$ -	\$ -
(11)	Medical	%	\$ -	\$ -
(12)	Debt Service	%	\$ -	\$ -
(13)	School/Child Care	%	\$ -	\$ -
(14)	Travel/Vacation	%	\$ -	\$ -
(15)	Misc.	%	\$ -	\$ -
Total Current Expenses			\$ -	
			Total Required Expenses	\$
			Total Discretionary Expenses	

Budget Analysis

Net Spendable Income	\$	-
Less Required Expenses	\$	-
Total Surplus/Deficit	\$	-



Personal Budget Breakout

INCOME

(1) Earned

Salary	\$0.00	
Other	\$0.00	
Total Earned		\$0.00

(2) Unearned

Interest	\$0.00	
Dividends	\$0.00	
Rental Income	\$0.00	
Assets Sold	\$0.00	
Notes	\$0.00	
Other	\$0.00	
Total Unearned		\$0.00

GROSS MONTHLY INCOME

\$0.00

(1) Tithing

Charitable Giving	\$0.00	
Church Donations	\$0.00	
Other	\$0.00	
Total Tithe		\$0.00

(2) Savings

Cash Reserve	\$0.00	
Other	\$0.00	
Total Savings		\$0.00



(3) Investments		
Pre Tax	\$0.00	
IRAs	\$0.00	
Business (Private)	\$0.00	
Stocks/Bonds	\$0.00	
Real Estate	\$0.00	
Annuities	\$0.00	
Collectables	\$0.00	
Other	\$0.00	
Total Investments		\$0.00
(4) Tax		
Income	\$0.00	
Other	\$0.00	
Total Tax		\$0.00

NET SPENDABLE INCOME	\$0.00
-----------------------------	---------------

EXPENSES

(5) Housing		
Mortgage	\$0.00	
Insurance	\$0.00	
Taxes	\$0.00	
Electricity	\$0.00	
Gas	\$0.00	
Water	\$0.00	
Sanitation	\$0.00	
Lawn Care	\$0.00	
Cleaning	\$0.00	
Telephone	\$0.00	
Cable	\$0.00	
Internet	\$0.00	
Maintenance	\$0.00	
Other	\$0.00	
Total Housing		\$0.00



(6) Food		
Groceries	<u>\$0.00</u>	
Other	<u>\$0.00</u>	
Total Food		<u>\$0.00</u>
(7) Automobile		
Payments	<u>\$0.00</u>	
Gas	<u>\$0.00</u>	
Insurance	<u>\$0.00</u>	
Maintenance/Repair	<u>\$0.00</u>	
Other	<u>\$0.00</u>	
Total Automobile		<u>\$0.00</u>
(8) Insurance		
Life	<u>\$0.00</u>	
Medical	<u>\$0.00</u>	
Disability	<u>\$0.00</u>	
Other	<u>\$0.00</u>	
Total Insurance		<u>\$0.00</u>
(9) Entertainment		
Entertainment	<u>\$0.00</u>	
Magazines/Paper	<u>\$0.00</u>	
Other	<u>\$0.00</u>	
Total Entertainment		<u>\$0.00</u>
(10) Clothing		
Clothing	<u>\$0.00</u>	
Other	<u>\$0.00</u>	
Total Clothing		<u>\$0.00</u>
(11) Medical		
Co-Pay	<u>\$0.00</u>	
Prescriptions	<u>\$0.00</u>	
Other	<u>\$0.00</u>	
Total Medical		<u>\$0.00</u>



(12) Debt Service		
Credit Cards	<u>\$0.00</u>	
Loans/Notes	<u>\$0.00</u>	
Other	<u>\$0.00</u>	
Total Debt Service		<u>\$0.00</u>
(13) School/Child Care		
School	<u>\$0.00</u>	
Child Care	<u>\$0.00</u>	
Other	<u>\$0.00</u>	
Total School/Child Care		<u>\$0.00</u>
(14) Travel/Vacation		
Travel	<u>\$0.00</u>	
Vacation	<u>\$0.00</u>	
Other	<u>\$0.00</u>	
Total Travel/Vacation		<u>\$0.00</u>
(15) Miscellaneous		
Gifts	<u>\$0.00</u>	
Other	<u>\$0.00</u>	
Total Miscellaneous		<u>\$0.00</u>
TOTAL EXPENSES		\$0.00