

Estimated Budget

MONTHLY INCOME

GROSS MONTHLY INCOME

Salary _____
Interest _____
Dividends _____
Other Income _____

LESS

1. Tithe /Giving

2. Taxes (Fed., State, FICA)

NET SPENDABLE INCOME

MONTHLY LIVING EXPENSES

3. Housing

Mortgage/Rent _____
Insurance _____
Property Taxes _____
Electricity _____
Gas _____
Water _____
Sanitation _____
Telephone _____
Maintenance _____
Cable TV _____
Other _____

4. Food

5. Transportation

Cab Rides _____
Gas and Oil _____
Insurance _____
License _____
Maint./Repair/Replace _____
Subway and \$ Van _____

6. Insurance

Life _____
Health _____
Other _____

7. Debts

Student Loan and Credit Card

8. Entertainment/Recreation

Eating out _____
Baby-sitters _____
Activities/Trips _____
Vacation _____
Pets _____
Other _____

9. Clothing

10. Savings

11. Medical Expenses

Doctor _____
Dentist _____
Prescriptions _____
Other _____

12. Miscellaneous

Toiletries/Cosmetics _____
Beauty/Barber _____
Laundry/Cleaning _____
Allowances _____
Subscriptions _____
Gifts (incl. xmas) _____
Cash _____
Other _____

13. Investments

14. School/Child Care

Tuition _____
Materials _____
Transportation _____
Day Care _____

TOTAL LIVING EXPENSES

INCOME VS. LIVING EXPENSES

NET SPENDABLE INCOME

LESS TOTAL LIVING EXPENSES

SURPLUS OR DEFICIT