

MONTHLY BUDGET (Estimation)

GROSS INCOME: _____

Salary _____
Interest _____
Dividends _____
Other Income _____

LESS:

1. Giving _____
2. Taxes _____

NET INCOME _____

LIVING EXPENSES

3. Housing: _____

Mortgage _____
Insurance _____
Property Tax _____
Heating/Air _____
Water _____
Trash _____
Phone _____
Maintenance _____
Cleaning & Supplies _____
Other _____

4. Food _____

Groceries _____
Eating Out _____

5. Transportation: _____

Payments _____
Gas & Oil _____
Insurance _____
Maint./Repair _____
Other: _____

6. Insurance: _____

Life _____
Medical _____
Other _____

7. Debts _____

8. Entertainment _____

Babysitters: _____
Vacation _____
Pets _____
Other _____

9. Clothing _____

10. Savings _____

11. Medical _____

Doctor _____
Prescript. _____
Other _____

12. Miscellaneous _____

Toiletries/Cos _____
Laundry/Clea _____
Allowances _____
Subscriptions _____
Birthdays/Ann _____
Weddings _____
Christmas _____
Postage _____
Accounting _____
Legal _____
Education _____
Other _____

13. School/Child Care _____

Tuition _____
Day Care _____
Other _____

14. Investments _____

TOTAL LIVING EX _____

INCOME VS. LIVING

Net Spendable Income _____

Less Expenses _____

Surplus or Deficit: _____