

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: _____