

INCOME	
	Amount
Income 1	_____
Income 2	_____
Income 3	_____

TOTAL

CHARITY	
	Budgeted
Tithes	_____
Offerings	_____

TOTAL

SAVING	
	Budgeted
Emergency Fund	_____
Other _____	_____

TOTAL

HOUSING	
	Budgeted
First Mortgage/Rent	_____
Second Mortgage	_____
Real Estate Taxes	_____
Repairs/Maintenance	_____
Homeowner/Renter Ins.	_____

TOTAL

UTILITIES	
	Budgeted
Electricity	_____
Gas	_____
Water	_____
Trash	_____
Phone/Mobile	_____
Internet	_____
Cable	_____

TOTAL

DEBT	
	Budgeted
Credit Card	_____
School Loan	_____
Other	_____

TOTAL

FOOD	
	Budgeted
Restaurants	_____
Groceries	_____

TOTAL

CLOTHING	
	Budgeted
Adults	_____
Children	_____

TOTAL

TRANSPORTATION	
	Budgeted
Car Payment	_____
Car Payment	_____
Gas & Oil	_____
Repairs & Tires	_____
Auto Insurance	_____

TOTAL

PERSONAL	
	Budgeted
Life Insurance	_____
Health Insurance	_____
Disability Insurance	_____
Child Care/Sitter	_____
Entertainment	_____
Other _____	_____
Other _____	_____

TOTAL

Add up totals from all categories and subtract that number from your total income. That number should equal zero.

TOTAL INCOME - TOTAL EXPENSES = ZERO