## **MONTHLY BUDGET**

	Payroll Deductions:	<u>Giving:</u>
Monthly Gross Income:	Federal Taxes	Tithes*
	State Taxes	Offerings
Salary	City Taxes	Other
Salary	County Taxes	Total Giving:
Salary	Health Insurance	
Salary	Life Insurance	Total Gross Income
Other	Retirement	Minus
Other		Total Payroll Deductions
Other		Equals
Other		Net Spendale Income
		Minus
Total Gross Income:		Giving
		Equals
	Total Payroll Deduct.:	Adjusted Net Spendable
	Distribution of Adjusted Net Sper	ndahlo
1 Savings	6. Debts	11. Miscellaneous
1. Savings Short-Term		Allowances
Long-Term	1	Barber
Other	3	Beauty
Other	4	Discretionary
Total Savings:	5	Dry Cleaning/Laundry
	6	Gifts
2. Housing	7	Lunch
Rent/Mortgage	8	Toiletries
Property Taxes	9.	
Insurance	10	
Maintenance	Total Debts:	Total Miscellaneous:
Security		
Security  Total Housing:	7. Automobile	12. Entertainment & Recreation
	7. Automobile Payment	12. Entertainment & Recreation Activities
Total Housing:	Payment	Activities
Total Housing:  3. Utilities Cable Cell Phone	Payment Payment Insurance Gas	Activities Eating Out Health Clubs Vacation
Total Housing:  3. Utilities Cable	Payment Payment Insurance Gas Maintenance	Activities Eating Out Health Clubs
Total Housing:  3. Utilities Cable Cell Phone	Payment Payment Insurance Gas	Activities Eating Out Health Clubs Vacation Total Enter. & Rec.:
3. Utilities Cable Cell Phone Cell Phone Electricity Gas	Payment Payment Insurance Gas Maintenance	Activities Eating Out Health Clubs Vacation
3. Utilities Cable Cell Phone Cell Phone Electricity	Payment Payment Insurance Gas Maintenance Other	Activities Eating Out Health Clubs Vacation Total Enter. & Rec.:
3. Utilities Cable Cell Phone Cell Phone Electricity Gas	Payment Payment Insurance Gas Maintenance Other	Activities Eating Out Health Clubs Vacation Total Enter. & Rec.:
3. Utilities Cable Cell Phone Cell Phone Electricity Gas Land Line Phone	Payment Payment Insurance Gas Maintenance Other Total Automobile:  8. Transportation Bus	Activities Eating Out Health Clubs Vacation Total Enter. & Rec.:  13. Medical/Dental Dentist Doctor Prescriptions
3. Utilities Cable Cell Phone Cell Phone Electricity Gas Land Line Phone Water Other Other	Payment Payment Insurance Gas Maintenance Other Total Automobile:  8. Transportation Bus Subway	Activities Eating Out Health Clubs Vacation Total Enter. & Rec.:  13. Medical/Dental Dentist Doctor Prescriptions Glasses/Contacts
3. Utilities  Cable Cell Phone Cell Phone Electricity Gas Land Line Phone Water Other Other Other	Payment Payment Insurance Gas Maintenance Other Total Automobile:  8. Transportation Bus Subway Parking	Activities Eating Out Health Clubs Vacation Total Enter. & Rec.:  13. Medical/Dental Dentist Doctor Prescriptions Glasses/Contacts Other
3. Utilities Cable Cell Phone Cell Phone Electricity Gas Land Line Phone Water Other Other	Payment Payment Insurance Gas Maintenance Other Total Automobile:  8. Transportation Bus Subway Parking Uber/Lyft	Activities Eating Out Health Clubs Vacation Total Enter. & Rec.:  13. Medical/Dental Dentist Doctor Prescriptions Glasses/Contacts
3. Utilities  Cable Cell Phone Cell Phone Electricity Gas Land Line Phone Water Other Other Other	Payment Payment Insurance Gas Maintenance Other Total Automobile:  8. Transportation Bus Subway Parking Uber/Lyft Other	Activities Eating Out Health Clubs Vacation Total Enter. & Rec.:  13. Medical/Dental Dentist Doctor Prescriptions Glasses/Contacts Other Total Medical/Dental:
3. Utilities  Cable Cell Phone Cell Phone Electricity Gas Land Line Phone Water Other Other Other Total Utilities:	Payment Payment Insurance Gas Maintenance Other Total Automobile:  8. Transportation Bus Subway Parking Uber/Lyft	Activities Eating Out Health Clubs Vacation Total Enter. & Rec.:  13. Medical/Dental Dentist Doctor Prescriptions Glasses/Contacts Other Total Medical/Dental:  14. Insurance
3. Utilities  Cable Cell Phone Cell Phone Electricity Gas Land Line Phone Water Other Other Other	Payment Payment Insurance Gas Maintenance Other Total Automobile:  8. Transportation Bus Subway Parking Uber/Lyft Other	Activities Eating Out Health Clubs Vacation Total Enter. & Rec.:  13. Medical/Dental Dentist Doctor Prescriptions Glasses/Contacts Other Total Medical/Dental:
3. Utilities  Cable Cell Phone Cell Phone Electricity Gas Land Line Phone Water Other Other Total Utilities:  4. Food Groceries	Payment Payment Insurance Gas Maintenance Other Total Automobile:  8. Transportation Bus Subway Parking Uber/Lyft Other Total Transportation:  9. Children Expenses	Activities Eating Out Health Clubs Vacation Total Enter. & Rec.:  13. Medical/Dental Dentist Doctor Prescriptions Glasses/Contacts Other Total Medical/Dental:  14. Insurance Life Health
3. Utilities Cable Cell Phone Cell Phone Electricity Gas Land Line Phone Water Other Other Total Utilities:  4. Food Groceries Other	Payment Payment Insurance Gas Maintenance Other Total Automobile:  8. Transportation Bus Subway Parking Uber/Lyft Other Total Transportation:	Activities Eating Out Health Clubs Vacation Total Enter. & Rec.:  13. Medical/Dental Dentist Doctor Prescriptions Glasses/Contacts Other Total Medical/Dental:  14. Insurance Life Health Disability
3. Utilities  Cable Cell Phone Cell Phone Electricity Gas Land Line Phone Water Other Other Total Utilities:  4. Food  Groceries Other Other	Payment Payment Insurance Gas Maintenance Other Total Automobile:  8. Transportation Bus Subway Parking Uber/Lyft Other Total Transportation:  9. Children Expenses Child Care Tuition	Activities Eating Out Health Clubs Vacation Total Enter. & Rec.:  13. Medical/Dental Dentist Doctor Prescriptions Glasses/Contacts Other Total Medical/Dental:  14. Insurance Life Health Disability Long-Term Care
3. Utilities Cable Cell Phone Cell Phone Electricity Gas Land Line Phone Water Other Other Total Utilities:  4. Food Groceries Other	Payment Payment Insurance Gas Maintenance Other Total Automobile:  8. Transportation Bus Subway Parking Uber/Lyft Other Total Transportation:  9. Children Expenses Child Care Tuition Miscellaneous	Activities Eating Out Health Clubs Vacation Total Enter. & Rec.:  13. Medical/Dental Dentist Doctor Prescriptions Glasses/Contacts Other Total Medical/Dental:  14. Insurance Life Health Disability
3. Utilities  Cable Cell Phone Cell Phone Electricity Gas Land Line Phone Water Other Other Total Utilities:  4. Food  Groceries Other Other	Payment Payment Insurance Gas Maintenance Other Total Automobile:  8. Transportation Bus Subway Parking Uber/Lyft Other Total Transportation:  9. Children Expenses Child Care Tuition	Activities Eating Out Health Clubs Vacation Total Enter. & Rec.:  13. Medical/Dental Dentist Doctor Prescriptions Glasses/Contacts Other Total Medical/Dental:  14. Insurance Life Health Disability Long-Term Care
3. Utilities Cable Cell Phone Cell Phone Electricity Gas Land Line Phone Water Other Other Total Utilities:  4. Food Groceries Other Other Total Food:	Payment Payment Insurance Gas Maintenance Other Total Automobile:  8. Transportation Bus Subway Parking Uber/Lyft Other Total Transportation:  9. Children Expenses Child Care Tuition Miscellaneous Total Children Exp.:	Activities Eating Out Health Clubs Vacation Total Enter. & Rec.:  13. Medical/Dental Dentist Doctor Prescriptions Glasses/Contacts Other Total Medical/Dental:  14. Insurance Life Health Disability Long-Term Care Total Insurance:
3. Utilities  Cable Cell Phone Cell Phone Electricity Gas Land Line Phone Water Other Other Total Utilities:  4. Food Groceries Other Other Total Food:  5. Clothing:	Payment Payment Insurance Gas Maintenance Other Total Automobile:  8. Transportation Bus Subway Parking Uber/Lyft Other Total Transportation:  9. Children Expenses Child Care Tuition Miscellaneous Total Children Exp.:	Activities Eating Out Health Clubs Vacation Total Enter. & Rec.:  13. Medical/Dental Dentist Doctor Prescriptions Glasses/Contacts Other Total Medical/Dental:  14. Insurance Life Health Disability Long-Term Care Total Insurance:  Adjusted Net Spendable
3. Utilities Cable Cell Phone Cell Phone Electricity Gas Land Line Phone Water Other Other Total Utilities:  4. Food Groceries Other Other Total Food:  5. Clothing: Children	Payment Payment Insurance Gas Maintenance Other Total Automobile:  8. Transportation Bus Subway Parking Uber/Lyft Other Total Transportation:  9. Children Expenses Child Care Tuition Miscellaneous Total Children Exp.:	Activities Eating Out Health Clubs Vacation Total Enter. & Rec.:  13. Medical/Dental Dentist Doctor Prescriptions Glasses/Contacts Other Total Medical/Dental:  14. Insurance Life Health Disability Long-Term Care Total Insurance:  Adjusted Net Spendable Minus
3. Utilities  Cable Cell Phone Cell Phone Electricity Gas Land Line Phone Water Other Other Total Utilities:  4. Food Groceries Other Other Total Food:  5. Clothing: Children Adult	Payment Payment Insurance Gas Maintenance Other Total Automobile:  8. Transportation Bus Subway Parking Uber/Lyft Other Total Transportation:  9. Children Expenses Child Care Tuition Miscellaneous Total Children Exp.:  10. Education Tuition Books/Supplies	Activities Eating Out Health Clubs Vacation Total Enter. & Rec.:  13. Medical/Dental Dentist Doctor Prescriptions Glasses/Contacts Other Total Medical/Dental:  14. Insurance Life Health Disability Long-Term Care Total Insurance:  Adjusted Net Spendable Minus Total Expenses (1-14)
3. Utilities Cable Cell Phone Cell Phone Electricity Gas Land Line Phone Water Other Other Total Utilities:  4. Food Groceries Other Other Total Food:  5. Clothing: Children	Payment Payment Insurance Gas Maintenance Other Total Automobile:  8. Transportation Bus Subway Parking Uber/Lyft Other Total Transportation:  9. Children Expenses Child Care Tuition Miscellaneous Total Children Exp.:	Activities Eating Out Health Clubs Vacation Total Enter. & Rec.:  13. Medical/Dental Dentist Doctor Prescriptions Glasses/Contacts Other Total Medical/Dental:  14. Insurance Life Health Disability Long-Term Care Total Insurance:  Adjusted Net Spendable Minus

<sup>\*</sup>This amount should be at least 10% of Total Gross Income