



Budget Practical Financial Workbook

Instructions:

1. Save this file to your computer under a different file name, such as "MyName-Finances-Year".XLS.
2. Please input your data in the "yellow" areas only.
3. The worksheets have been provided to you with "protected" data fields. If you need to make adjustments to budget amounts or tax rates, please save your file, then "unprotect" the appropriate sheet(s) by using the password "2015"

4	TABLE OF CONTENTS	
	Quit Claim Deed	Symbolically transfer ownership of all you possess to God.
	Financial Goals	Set and record goals for giving, saving, and retirement, as well as
	Personal Financial Statement	List your assets, liabilities, and discover your net worth.
	Debt List	Build a comprehensive list of your debts.
	Debt Repayment Schedule	Duplicate and determine the debt repayment schedule for each debt.
	30 Day Tracker	Begin tracking your spending, daily, so you are knowing where you are.
	Variable Expenses	Use this to obtain a reasonable monthly budget figure for irregular expenses.
	Current Spending Plan	Complete this to give a picture of your current spending.
	Percentage Guidelines	Find the closest scenario to your situation and use the appropriate guideline.
	Percentage Spending Plan	Use the Percentage Guidelines to get specific figures that fit your situation.
	Spending Plan Analysis	Compare your current spending to the guideline budget amounts, and adjust.
	Balanced Spending Plan	Transfer your adjusted balanced budget figures here.
	Actual Totals	Provides a summary page, pulling information from the <i>Balanced Spending Plan</i> .
	Income Allocation	Use this spreadsheet to breakdown each paycheck according to your budget.
	Surplus Allocation	Use this spreadsheet to pre-plan how you will spend any surplus income.
	Individual Category Account	This spreadsheet can be duplicated and inserted into your Maintenance Spreadsheet.
	Life Insurance	This spreadsheet will help you calculate your life insurance needs.
	Idea List	Brainstorm ideas on how to generate income, reduce expenses, and increase savings.
	Monthly Spending Tracker Sheets	Use these to track daily spending and stay abreast of progress you are making.
	Jan.	Feb.
	Mar.	Apr.
	May	June
	July	Aug.
	Sept.	Oct.
	Nov.	Dec.

to any formulas
(without quotes).

personal and spiritual goals.

ebt.

our money is going.

r or non-monthly expenses.

e percentage guideline for your Percentage Spending Plan figures.
situation.

and begin making adjustments until you have a balanced budget.

Spending Plan

now every dollar will be spent.

money that you receive.

Finance Budget and used for any and all categories for which you want more specific details on spending than

is. Of course, you will need to balance the recommendation with what your budget allows.

and obtain cash.

you are making in maintaining your budget.

what the Spending Tracker provides.

Quit Claim Deed

This Quit Claim Deed, made the _____ day of _____

From: _____

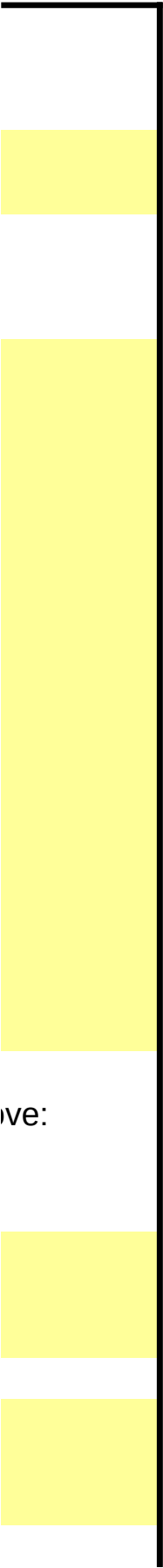
To: The Lord

I (we) hereby transfer to the Lord the ownership of the following possessions:

Witnesses who hold me (us)
accountable in the recognition of the
Lord's ownership:

Stewards of the possessions abo

This instrument is not a binding legal document and cannot be used to transfe



er property.

Financial Goals for the _____

Category	Specific Goal
Savings	Ex: We will saved \$5/week to replace lamp
Debt Retirement	Ex. We will reduce our consumer debt by \$100/month until it is gone
Offering	Ex. We will give an additional \$25/month to the church for missionarey work
Personal Goals	
Spiritual Goals	

_____ family

[illegible]

PERSONAL FINANCIAL STATEMENT

Date:

Assets (Present Market Value)

Amount

Cash On Hand/Checking Account
Savings
Stocks and Bonds
Cash Value of Life Insurance
Coins
Home
Other Real Estate
Mortgages/Notes Receivable
Business Valuation
Automobiles
Furniture
Jewelry
Other Personal Property
Pension/Retirement
Other Assets
Other Assets
Other Assets
Other Assets

Total Assets:

\$

-

Liabilities (Current Amount Owed)

Amount

Credit Card Debt
Automobile Loans
Home Mortgages
Personal Debt To Relatives
Business Loans
Educational Loans
Medical/Other Past Due Bills
Life Insurance Loans
Bank Loans
Other Debts and Loans
Other Debts and Loans
Other Debts and Loans
Other Debts and Loans

Total Liabilities:	\$	-
NET WORTH (Total assets minus total liabilities)	\$	-

DEBT LIST ¹						
Date:						
	Describe What Was Purchased	Monthly Payments	Balance Due	Scheduled Pay Off Date	Interest Rate	Payments Past Due
CREDITOR						
TOTALS		\$ -	\$ -			
AUTO LOANS						
TOTAL AUTO LOANS		\$ -	\$ -			
HOME MORTGAGES						
TOTAL HOME MORTGAGES		\$ -	\$ -			
BUSINESS/INVESTMENT DEBT						
TOTAL BUSINESS/INVESTMENT DEBT		\$ -	\$ -			

DEBT REPAYMENT SCHEDULE

Creditor:		Date:
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Describe What Was Purchased:	
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Amount Owed:		Interest Rate:
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Total # of Payments:		Monthly Payment:
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[illegible]

Monthly Budget

Month		Year													
		TITHE/ GIVING							ENTERTAINMENT			HEALTH & WELLNESS			SCHOOL/ CHILD CARE
Category	INCOME		TAXES	HOUSING	FOOD	TRANSPOR.	INSUR.	DEBTS	RECREATION	CLOTHING	SAVINGS		MISC.	INVEST.	
ALLOCATED AMOUNT															
Date															
1															
2															
3															
4															
5															
6															
7															
8															
9															
10															
11															
12															
13															
14															
15															
This month SUBTOTAL	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
16															
17															
18															
19															
20															
21															
22															
23															
24															
25															
26															
27															
28															
29															
30															
31															
This month Actual	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
This month vs. Budget															
Year to Date BUDGET															
Year to Date ACTUAL															
YTD Actual vs. Budget	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
BUDGET				This Month											
SUMMARY		Total Income		\$ -							Total Income		\$ -		
		Minus Total Expenses		\$ -					=		Minus Total Expenses		\$ -		
		Equals Surplus / Deficit		\$ -							Equals Surplus / Deficit		\$ -		

Computing The Variable Expenses

Date:

Annual Expense Items	Estimated Yearly Cost	/ 12 =	Estimated Cost Per Month
1. Vacation			\$ -
2. Dentist			\$ -
3. Doctor			\$ -
4. Automobile			\$ -
5. Life Insurance			\$ -
6. Health Insurance			\$ -
7. Auto Insurance			\$ -
8. Home Insurance			\$ -
9. Clothing			\$ -
10. Investments			\$ -
11. Other			\$ -
12. Other			\$ -
13. Other			\$ -
14. Other			\$ -
15. Other			\$ -

Estimated Spending Plan - Current¹

Monthly Income

GROSS MONTHLY INCOME	Amount	\$	-
Monthly Salary			
Interest Income			
Dividends			
Commissions			
Bonuses/Tips			
Retirement Income			
Net Business Income			
Other Income			

LESS

Category 1 - Tithe/Giving (monthly)	Amount	\$	-
The Local Church			
The Poor			
Other Ministries			
Other Giving			

Category 2 - Taxes (monthly)	Amount	\$	-
Federal			
Social Security (FICA)			
Medicare			
State Taxes			
Local Taxes			
Other			
Other			

NET SPENDABLE INCOME (monthly)	Amount	\$	-
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Monthly Living Expenses

Category 3 - Housing (monthly)	Amount	\$	-
Mortgage(s) (from Debt List)	\$ -		
Rent			
Insurance			
Property Taxes			
Electricity			
Gas			
Water			
Sanitation			
Telephone / Cell phone			
Maintenance			
Cable TV / Internet Service			
Other			

Category 4 - Food (monthly)	Amount	\$	-
Grocery			
Other			

Category 5 - Transportation (monthly)	Amount	\$ -
Auto Payment(s) (from Debt List)	\$ -	
Gas & Oil		
Auto Insurance		
Licenses & Taxes		
Maintenance		
Replacement		
Other - Tolls/Parking/Transit Fares		
Category 6 - Insurance (monthly)	Amount	\$ -
Life		
Health		
Disability		
Other		
Category 7 - Debts (monthly)	Amount	\$ -
0	\$ -	
0	\$ -	
0	\$ -	
0	\$ -	
0	\$ -	
0	\$ -	
0	\$ -	
0	\$ -	
0	\$ -	
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0	\$ -	
0	\$ -	
0	\$ -	
0	\$ -	
0	\$ -	
0	\$ -	
0	\$ -	
0	\$ -	
Total Business/Investment Debt (from Debt List)	\$ -	
Total Other (NOT on Debt List)		
Category 8 - Entertainment & Recreation (monthly)	Amount	\$ -
Eating Out / Lunches		
Baby Sitters		
Activities / Trips		
Vacation		
Pets		
Other		
Category 9 - Clothing (monthly)	Amount	\$ -
Children's Clothing Needs		
Husband/Wife Clothing Needs		
Other		

Category 10 - Savings (monthly)	Amount	\$	-
Savings Account			
Credit Union			
Other			
Category 11 - Health & Wellness (monthly)	Amount	\$	-
Doctor			
Dentist			
Prescriptions			
Eye Glasses / Contacts			
Other			
Category 12 - Miscellaneous (monthly)	Amount	\$	-
Toiletries / Cosmetics			
Beauty / Barber			
Laundry / Cleaning			
Allowances			
Subscriptions			
Gifts (including Christmas)			
Cash			
Other			
Category 13 - Investments (monthly)	Amount	\$	-
401k/403b plans			
College Funds			
Stocks, Bonds, Mutual Funds			
Real Estate			
Other			
Category 14 - School/Child Care (monthly)	Amount	\$	-
School Tuition			
School Books, Supplies, Materials, etc			
Transportation			
Day Care			
Tutoring, Lessons for Music, Dance, etc			
Other			
Total Living Expenses		\$	-
INCOME vs. LIVING EXPENSES			
Net Spendable Income		\$	-
Less Total Living Expenses		\$	-
Surplus or Deficit		\$	-

Suggested Percentage Guidelines For Family Income

(Married with 2 Children)

GROSS HOUSEHOLD INCOME:	25,000	35,000	45,000	55,000	85,000	125,000
1. Tithe/Giving	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
2a. Taxes: Federal 1						
2b. Taxes: Social Security						
2c. Taxes: Medicare						
2d. Taxes: State 1						
2e. Taxes: Other 1						
Total Taxes: 2	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Net Spendable Income percentages below add to 100%

NET SPENDABLE INCOME:	22,500	31,500	40,500	49,500	76,500	112,500
3. Housing	39.0%	36.0%	32.0%	30.0%	30.0%	29.0%
4. Food	15.0%	12.0%	13.0%	12.0%	11.0%	11.0%
5. Transportation	15.0%	12.0%	13.0%	14.0%	13.0%	13.0%
6. Insurance	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%
7. Debts	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%
8. Entertainment/Recreation	3.0%	5.0%	5.0%	7.0%	7.0%	8.0%
9. Clothing	4.0%	5.0%	5.0%	6.0%	7.0%	7.0%
10. Savings	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%
11. Health & Wellness	5.0%	6.0%	6.0%	5.0%	5.0%	5.0%
12. Miscellaneous	4.0%	4.0%	6.0%	6.0%	7.0%	7.0%
13. Investments 3	0.0%	5.0%	5.0%	5.0%	5.0%	5.0%
Total Net Spendable Income:	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

If you have school/child care expenses, these percentages must be deducted from other categories.

14. School/Child Care 4	8.0%	6.0%	5.0%	5.0%	5.0%	5.0%
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1 The most accurate way to determine your Federal, State and Other tax withholdings is to check your last Federal and State tax returns.

2 In some cases earned income credit (EIC) will apply. It may be possible to increase the number of deductions to lessen the amount of tax paid per month. Review the last tax return for specific information.

3 This category is used for long-term investment planning, such as college education or retirement.

4 This category is added as a guide only. If you have this expense, the percentage shown must be deducted from other budget categories.



Percentage Spending Plan ¹

Annual Income:

Gross Monthly Income:

Use appropriate
% from
"Percentage
Guide" tab ²

1. Tithe/Giving		x	\$	-
2a. Taxes: Federal		x	\$	-
2b. Taxes: Social Security		x	\$	-
2c. Taxes: Medicare		x	\$	-
2d. Taxes: State		x	\$	-
2e. Taxes: Other		x	\$	-
Total taxes:	0.00%			

Net Spendable Income (NSI)

Spending Category	Percentage	Net Spendable Income			
Net Spendable Income percentages below should add to 100%					
3. Housing		x	\$	-	=
4. Food		x	\$	-	=
5. Transportation		x	\$	-	=
6. Insurance		x	\$	-	=
7. Debts		x	\$	-	=
8. Entertainment/Recreation		x	\$	-	=
9. Clothing		x	\$	-	=

10. Savings		x	\$	-	=
11. Health & Wellness		x	\$	-	=
12. Miscellaneous		x	\$	-	=
13. Investments		x	\$	-	=
14. School/Child Care ²		x	\$	-	=
Total: (cannot exceed 100%)	0.0%				
TOTAL: (cannot exceed Net Spendable Income)					

¹ This form corresponds to Page 86 in the Do Well Life Group Manual.

² Use the guideline rates from the Percentage Guide tab, or use actual percentages from your Federal and State tax returns.

³ If you have school/child care expenses, these percentages must be deducted from other

\$	-
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\$	-
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\$	-
\$	-
\$	-
\$	-
\$	-
\$	-
\$	-

\$	-	Annual NSI
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Amount

\$	-
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\$	-
----	---

\$	-
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\$	-
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\$	-
----	---

\$	-
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\$	-
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\$ -

\$ -

\$ -

\$ -

\$ -

\$ - OK

our most recent
categories.



Spending Plan Analysis ¹

Date:

Gross Income per year:

Gross Income per month:

Guideline Net Spendable Income Per Month:

Monthly Payment Category	Current Spending Plan ²	Monthly Guideline Plan ³
1. Tithe/Giving	\$ -	\$ -
2d. Taxes: Federal	\$ -	\$ -
2a. Taxes: Social Security	\$ -	\$ -
2b. Taxes: Medicare	\$ -	\$ -
2c. Taxes: State	\$ -	\$ -
2e. Taxes: Other	\$ -	\$ -
Taxes Total:	\$ -	\$ -
Net Spendable Income (NSI)	\$ -	\$ -
3. Housing	\$ -	\$ -
4. Food	\$ -	\$ -
5. Transportation	\$ -	\$ -
6. Insurance	\$ -	\$ -
7. Debts	\$ -	\$ -
8. Entertainment/Recreation	\$ -	\$ -
9. Clothing	\$ -	\$ -
10. Savings	\$ -	\$ -
11. Health & Wellness	\$ -	\$ -
12. Miscellaneous	\$ -	\$ -
13. Investments	\$ -	\$ -
14. School/Child Care	\$ -	\$ -
TOTAL of 3 to 14: (cannot exceed Net Spendable Income)	\$ -	\$ -

¹ This form corresponds to Page 87 in the Do Well Life Group Manual.

² Amounts in the Current Spending Plan column are taken from the tab called "Est Spending

³ When you complete the Percentage Spending Plan tab, it will automatically fill in the amou

\$	-
\$	-
\$	-

	Difference + or -	New Monthly Plan
\$	-	
\$	-	
\$	-	
\$	-	
\$	-	
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\$	-	
\$	-	\$ -
\$	-	\$ -
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\$	-	\$ -
\$	-	\$ -

| Plan - Current."

nts for the Monthly Guideline Plan column.

Estimated Spending Plan - Balanced ¹

Monthly Income

GROSS MONTHLY INCOME	Amount	\$	-
Monthly Salary			
Interest Income			
Dividends			
Commissions			
Bonuses/Tips			
Retirement Income			
Net Business Income			
Other Income			

LESS

Category 1 - Tithe/Giving (monthly)	Amount	\$	-
The Local Church			
The Poor			
Other Ministries			
Other Giving			

Category 2 - Taxes (monthly)	Amount	\$	-
Federal			
Social Security (FICA)			
Medicare			
State Taxes			
Local Taxes			
Other			

NET SPENDABLE INCOME (monthly)	Amount
---------------------------------------	---------------

Monthly Living Expenses

Category 3 - Housing (monthly)	Amount	\$	-
Mortgage(s) (from Debt List)	\$ -		
Rent			
Insurance			
Property Taxes			
Electricity			
Gas			
Water			
Sanitation			
Telephone / Cell phone			
Maintenance			
Cable TV / Internet Service			
Other			

Category 4 - Food (monthly)	Amount	\$	-
Grocery			

Other

Category 5 - Transportation (monthly)	Amount	\$	-
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Auto Payment(s) (from Debt List)

\$ -

Gas & Oil

Auto Insurance

Licenses & Taxes

Maintenance

Replacement

Other - Tolls/Parking/Transit Fares

Category 6 - Insurance (monthly)	Amount	\$	-
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Life

Health/Dental

Disability

Other

Category 7 - Debts (monthly)	Amount	\$	-
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\$ - \$ -

\$ - \$ -

\$ - \$ -

\$ - \$ -

\$ - \$ -

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\$ - \$ -

\$ - \$ -

\$ - \$ -

\$ - \$ -

\$ - \$ -

\$ - \$ -

\$ - \$ -

Total Business/Investment Debt (from Debt List)

\$ -

Total Other (NOT on Debt List or extra payments on

Category 8 - Entertainment & Recreation (monthly)	Amount	\$	-
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Eating Out / Lunches

Baby Sitters

Activities / Trips

Vacation

Pets

Other

Category 9 - Clothing (monthly)	Amount	\$	-
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Children's Clothing Needs

Husband/Wife Clothing Needs

Other		
Category 10 - Savings (monthly)	Amount	\$ -
Savings Account		
Credit Union		
Other		
Category 11 - Health & Wellness (monthly)	Amount	\$ -
Doctor		
Dentist		
Prescriptions		
Eye Glasses / Contacts		
Other		
Category 12 - Miscellaneous (monthly)	Amount	\$ -
Toiletries / Cosmetics		
Beauty / Barber		
Laundry / Cleaning		
Allowances		
Subscriptions		
Gifts (including Christmas)		
Cash		
Other		
Category 13 - Investments (monthly)	Amount	\$ -
401k/403b plans		
College Funds		
Stocks, Bonds, Mutual Funds		
Real Estate		
Other		
Category 14 - School/Child Care (monthly)	Amount	\$ -
School Tuition		
School Books, Supplies, Materials, etc		
Transportation		
Day Care		
Tutoring, Lessons for Music, Dance, etc		
Other		

Total Living Expenses

INCOME vs. LIVING EXPENSES

Net Spendable Income	
Less Total Living Expenses	
Surplus or Deficit	

\$	-

\$	-
\$	-
\$	-
\$	-

Monthly Budget

Monthly Budget -			For Year :															
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPOR.	INSUR.	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	HEALTH WELLNESS	MISC.	INVEST.	SCHOOL/ CHILDCARE	TOTAL EXPENSES	SURPLUS / DEFICIT	
Month																		
Jan																\$ -	\$ -	
Feb																\$ -	\$ -	
Mar																\$ -	\$ -	
Apr																\$ -	\$ -	
May																\$ -	\$ -	
Jun																\$ -	\$ -	
Jul																\$ -	\$ -	
Aug																\$ -	\$ -	
Sep																\$ -	\$ -	
Oct																\$ -	\$ -	
Nov																\$ -	\$ -	
Dec																\$ -	\$ -	
	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
Year to Date Budget																		
Jan	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
Feb	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
Mar	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
Apr	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
May	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
Jun	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
Jul	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
Aug	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
Sep	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
Oct	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
Nov	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
Dec	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	

Monthly Budget

Actual Totals - No input on this page				For Year :	0												
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPOR.	INSUR.	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	WELLNESS	MISC.	INVEST.	SCHOOL/ CHILD CARE	TOTAL EXPENSES	SURPLUS DEFICIT
Month																	
Jan	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Feb	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Mar	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Apr	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
May	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Jun	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Jul	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Aug	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Sep	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Oct	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Nov	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Dec	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Annual	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Year to Date Actual																	
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Feb	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Mar	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Apr	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
May	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Jun	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Jul	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Aug	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
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Nov	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Dec	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Year to Date Actual vs. Spending Plan																	
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Feb	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Mar	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Apr	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
May	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Jun	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Jul	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Aug	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Sep	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Oct	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Nov	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Dec	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

Income Allocation

BUDGET CATEGORY	Monthly Allocation	Pay Period #1*	Pay Period #2	Pay Period #3	Pay Period #4	Pay Period #5**	Other Income***	Total
Income (His)								
Income (Hers)								
Tithe								0.00
Tax (Est. - Incl. Fed., State, FICA)								0.00
TOTAL NET SPENDABLE		0.00	0.00	0.00	0.00	0.00	0.00	
Housing	0.00							
Mortgage (rent)								0.00
Insurance								0.00
Taxes								0.00
Electricity								0.00
Gas								0.00
Water								0.00
Sanitation								0.00
Telephone								0.00
Maintenance								0.00
Cable/Internet								0.00
Other								0.00
Other								0.00
Food								0.00
Automobiles	0.00							
Payments (Car #1)****								0.00
Payments (Car #2)****								0.00
Gas & Oil								0.00
Insurance								0.00
License / Taxes								0.00
Maint. / Repair / Replace								0.00
Insurance	0.00							
Life								0.00
Medical								0.00
Other								0.00
Debts	0.00							
Credit Card								0.00
Loans & Notes								0.00
Other								0.00
Enter. & Recreation	0.00							
Eating Out								0.00
Baby Sitters								0.00
Activities / Trips								0.00
Vacation								0.00
Pets								0.00
Clothing								0.00
Savings								0.00
Medical Expenses	0.00							
Doctor								0.00
Dentist								0.00
Prescriptions								0.00
Other								0.00
Miscellaneous	0.00							
Toiletry, cosmetics								0.00
Beauty, barber								0.00
Laundry, cleaning								0.00
Allowances / lunches								0.00
Subscriptions								0.00
Gifts (incl. Christmas)								0.00
Cash								0.00
Cell Phone								0.00
Other								0.00
School / Child Care	0.00							
Tuition								0.00
Materials								0.00
Transportation								0.00
Day Care								0.00
Investments								0.00
TOTAL BUDGETED	0.00							0.00
UNALLOCATED SURPLUS INCOME								0.00

* If you are paid twice a month, you will only need 2 Pay Period columns.

If you are paid every two weeks, you will need 2 Pay Period columns most months, but 2 times a year, you will have an "extra" paycheck. Use the

** If you are paid weekly, you will need 4 Pay Period columns most months, but 4 times a year, you will have an "extra" paycheck. Use the Pay P

*** Use this for other income you may have: bonuses, income tax refunds, side jobs, etc.

**** If you don't have a first or second car payment, use this for a car replacement fund.

This worksheet is for planning spending by percentage for any "surplus" income, such as "extra" paychecks, income tax refunds, gifts, inheritances, bonuses, etc. It is recommended that you start with a full tithe. You might want to use a *small* portion for a bit of a splurge. Examine other needs and goals - categories that need supplementing (such as your emergency fund), debt reduction acceleration, etc. Be sure, if you are married, that you and your spouse plan together and are in agreement. Pre-planning for surplus income will help to insure that these funds are used wisely. Make this a prayerful process.

[illegible]

Category Page
(Individual Account Page)

Spending Category:				

[illegible]

[illegible]

Life Insurance Worksheet

GROSS MONTHLY INCOME

Present Annual Income Needs:

Subtract deceased person's needs:

Subtract other income available:

(Social Security, Investments, Retirement)

= Net annual income needed:

Net annual income needed, multiplied by
12.5 (assumes an 8% after-tax investment
return on insurance proceeds

Lump sum needs:

Debts:

Education:

Other:

Total lump sum needs:

Total Life Insurance Needs:

Priority Number	Idea	Decrease Expenses	Increase Income	Raise Cash (sell things)
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Monthly Budget

Month	January	Year	0															This Month
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPOR.	INSUR.	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVEST.	SCHOOL/ CHILD CARE	TOTAL EXPENSES	SURPLUS / DEFICIT	
BUDGETED AMOUNT	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
Date																		
1																	\$ - \$ -	
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This month SUBTOTAL	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
16																	\$ - \$ -	
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This month Actual	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
This month vs. Budget	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
Year to Date BUDGET	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
Year to Date ACTUAL	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
YTD Actual vs. Budget	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
			This Month			Previous Month / Year to Date												
BUDGET		Total Income		\$ -		Total Income		\$ -		Total Income		\$ -						
SUMMARY		Minus Total Expenses		\$ -	+	Minus Total Expenses		\$ -	=	Minus Total Expenses		\$ -						
		Equals Surplus / Deficit		\$ -		Equals Surplus / Deficit		\$ -		Equals Surplus / Deficit		\$ -						

Monthly Budget

Month	February	Year	0															This Month
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPOR.	INSUR.	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVEST.	SCHOOL/ CHILD CARE	TOTAL EXPENSES		SURPLUS / DEFICIT
BUDGETED AMOUNT	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
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This month SUBTOTAL	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		\$ -	\$ -
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This month Actual	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		\$ -	\$ -
This month vs. Budget	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		\$ -	\$ -
Year to Date BUDGET	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Year to Date ACTUAL	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
YTD Actual vs. Budget	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
			This Month			Previous Month / Year to Date						Year to Date						
BUDGET		Total Income		\$ -		Total Income		\$ -		Total Income		\$ -						
SUMMARY		Minus Total Expenses		\$ -	+	Minus Total Expenses		\$ -	=	Minus Total Expenses		\$ -						
		Equals Surplus / Deficit		\$ -		Equals Surplus / Deficit		\$ -		Equals Surplus / Deficit		\$ -						

Monthly Budget

Month	March	Year	0															This Month
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPOR.	INSUR.	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVEST.	SCHOOL/ CHILD CARE	TOTAL EXPENSES		SURPLUS / DEFICIT
BUDGETED AMOUNT	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
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15																	\$ -	\$ -
This month SUBTOTAL	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		\$ -	\$ -
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31																	\$ -	\$ -
This month Actual	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		\$ -	\$ -
This month vs. Budget	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		\$ -	\$ -
Year to Date BUDGET	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Year to Date ACTUAL	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
YTD Actual vs. Budget	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
			This Month			Previous Month / Year to Date						Year to Date						
BUDGET		Total Income		\$ -		Total Income		\$ -		Total Income		\$ -						
SUMMARY		Minus Total Expenses		\$ -	+	Minus Total Expenses		\$ -	=	Minus Total Expenses		\$ -						
		Equals Surplus / Deficit		\$ -		Equals Surplus / Deficit		\$ -		Equals Surplus / Deficit		\$ -						



Monthly Budget

Month	April	Year	0															This Month
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPOR.	INSUR.	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVEST.	SCHOOL/ CHILD CARE	TOTAL EXPENSES		SURPLUS / DEFICIT
BUDGETED AMOUNT	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
Date																		
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14																	\$ -	\$ -
15																	\$ -	\$ -
This month SUBTOTAL	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
16																	\$ -	\$ -
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This month Actual	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
This month vs. Budget	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Year to Date BUDGET	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Year to Date ACTUAL	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
YTD Actual vs. Budget	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
			This Month			Previous Month / Year to Date						Year to Date						
BUDGET		Total Income		\$ -		Total Income		\$ -		Total Income		\$ -						
SUMMARY		Minus Total Expenses		\$ -	+	Minus Total Expenses		\$ -	=	Minus Total Expenses		\$ -						
		Equals Surplus / Deficit		\$ -		Equals Surplus / Deficit		\$ -		Equals Surplus / Deficit		\$ -						

Monthly Budget

Month	May	Year	0															This Month
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPOR.	INSUR.	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVEST.	SCHOOL/ CHILD CARE	TOTAL EXPENSES		SURPLUS / DEFICIT
BUDGETED AMOUNT	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Date																		
1																	\$ -	\$ -
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15																	\$ -	\$ -
This month SUBTOTAL	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
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31																	\$ -	\$ -
This month Actual	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
This month vs. Budget	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Year to Date BUDGET	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Year to Date ACTUAL	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
YTD Actual vs. Budget	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
			This Month			Previous Month / Year to Date						Year to Date						
BUDGET		Total Income		\$ -		Total Income		\$ -		Total Income		\$ -						
SUMMARY		Minus Total Expenses		\$ -	+	Minus Total Expenses		\$ -	=	Minus Total Expenses		\$ -						
		Equals Surplus / Deficit		\$ -		Equals Surplus / Deficit		\$ -		Equals Surplus / Deficit		\$ -						

Monthly Budget

Month	June	Year	0															This Month
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPOR.	INSUR.	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVEST.	SCHOOL/ CHILD CARE	TOTAL EXPENSES		SURPLUS / DEFICIT
BUDGETED AMOUNT	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
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This month SUBTOTAL	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
16																	\$ -	\$ -
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31																	\$ -	\$ -
This month Actual	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
This month vs. Budget	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Year to Date BUDGET	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Year to Date ACTUAL	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
YTD Actual vs. Budget	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
			This Month			Previous Month / Year to Date						Year to Date						
BUDGET		Total Income		\$ -		Total Income		\$ -		Total Income		\$ -						
SUMMARY		Minus Total Expenses		\$ -	+	Minus Total Expenses		\$ -	=	Minus Total Expenses		\$ -						
		Equals Surplus / Deficit		\$ -		Equals Surplus / Deficit		\$ -		Equals Surplus / Deficit		\$ -						

Monthly Budget

Month	July	Year	0															This Month
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPOR.	INSUR.	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVEST.	SCHOOL/ CHILD CARE	TOTAL EXPENSES		SURPLUS / DEFICIT
BUDGETED AMOUNT	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Date																		
1																	\$ -	\$ -
2																	\$ -	\$ -
3																	\$ -	\$ -
4																	\$ -	\$ -
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11																	\$ -	\$ -
12																	\$ -	\$ -
13																	\$ -	\$ -
14																	\$ -	\$ -
15																	\$ -	\$ -
This month SUBTOTAL	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
16																	\$ -	\$ -
17																	\$ -	\$ -
18																	\$ -	\$ -
19																	\$ -	\$ -
20																	\$ -	\$ -
21																	\$ -	\$ -
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27																	\$ -	\$ -
28																	\$ -	\$ -
29																	\$ -	\$ -
30																	\$ -	\$ -
31																	\$ -	\$ -
This month Actual	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
This month vs. Budget	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Year to Date BUDGET	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Year to Date ACTUAL	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
YTD Actual vs. Budget	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
			This Month			Previous Month / Year to Date					Year to Date							
BUDGET		Total Income		\$ -		Total Income		\$ -		Total Income		\$ -						
SUMMARY		Minus Total Expenses		\$ -	+	Minus Total Expenses		\$ -	=	Minus Total Expenses		\$ -						
		Equals Surplus / Deficit		\$ -		Equals Surplus / Deficit		\$ -		Equals Surplus / Deficit		\$ -						

Monthly Budget

Month	August	Year	0															This Month
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPOR.	INSUR.	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVEST.	SCHOOL/ CHILD CARE	TOTAL EXPENSES		SURPLUS / DEFICIT
BUDGETED AMOUNT	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Date																		
1																	\$ -	\$ -
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10																	\$ -	\$ -
11																	\$ -	\$ -
12																	\$ -	\$ -
13																	\$ -	\$ -
14																	\$ -	\$ -
15																	\$ -	\$ -
This month SUBTOTAL	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
16																	\$ -	\$ -
17																	\$ -	\$ -
18																	\$ -	\$ -
19																	\$ -	\$ -
20																	\$ -	\$ -
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27																	\$ -	\$ -
28																	\$ -	\$ -
29																	\$ -	\$ -
30																	\$ -	\$ -
31																	\$ -	\$ -
This month Actual	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
This month vs. Budget	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Year to Date BUDGET	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Year to Date ACTUAL	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
YTD Actual vs. Budget	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
			This Month			Previous Month / Year to Date						Year to Date						
BUDGET		Total Income		\$ -		Total Income		\$ -		Total Income		\$ -						
SUMMARY		Minus Total Expenses		\$ -		Minus Total Expenses		\$ -		Minus Total Expenses		\$ -						
		Equals Surplus / Deficit		\$ -		Equals Surplus / Deficit		\$ -		Equals Surplus / Deficit		\$ -						

Monthly Budget

Month	September	Year	0															This Month
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPOR.	INSUR.	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVEST.	SCHOOL/ CHILD CARE	TOTAL EXPENSES		SURPLUS / DEFICIT
BUDGETED AMOUNT	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Date																		
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11																	\$ -	\$ -
12																	\$ -	\$ -
13																	\$ -	\$ -
14																	\$ -	\$ -
15																	\$ -	\$ -
This month SUBTOTAL	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
16																	\$ -	\$ -
17																	\$ -	\$ -
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27																	\$ -	\$ -
28																	\$ -	\$ -
29																	\$ -	\$ -
30																	\$ -	\$ -
31																	\$ -	\$ -
This month Actual	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
This month vs. Budget	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Year to Date BUDGET	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Year to Date ACTUAL	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
YTD Actual vs. Budget	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
			This Month			Previous Month / Year to Date						Year to Date						
BUDGET		Total Income		\$ -		Total Income		\$ -		Total Income		\$ -						
SUMMARY		Minus Total Expenses		\$ -	+	Minus Total Expenses		\$ -	=	Minus Total Expenses		\$ -						
		Equals Surplus / Deficit		\$ -		Equals Surplus / Deficit		\$ -		Equals Surplus / Deficit		\$ -						

Monthly Budget

Month	October	Year	0															This Month
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPOR.	INSUR.	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVEST.	SCHOOL/ CHILD CARE	TOTAL EXPENSES		SURPLUS / DEFICIT
BUDGETED AMOUNT	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Date																		
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11																	\$ -	\$ -
12																	\$ -	\$ -
13																	\$ -	\$ -
14																	\$ -	\$ -
15																	\$ -	\$ -
This month SUBTOTAL	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
16																	\$ -	\$ -
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18																	\$ -	\$ -
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27																	\$ -	\$ -
28																	\$ -	\$ -
29																	\$ -	\$ -
30																	\$ -	\$ -
31																	\$ -	\$ -
This month Actual	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
This month vs. Budget	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Year to Date BUDGET	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Year to Date ACTUAL	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
YTD Actual vs. Budget	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
			This Month			Previous Month / Year to Date						Year to Date						
BUDGET		Total Income		\$ -		Total Income		\$ -		Total Income		\$ -						
SUMMARY		Minus Total Expenses		\$ -	+	Minus Total Expenses		\$ -	=	Minus Total Expenses		\$ -						
		Equals Surplus / Deficit		\$ -		Equals Surplus / Deficit		\$ -		Equals Surplus / Deficit		\$ -						

Monthly Budget

Month	November	Year	0															This Month
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPOR.	INSUR.	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVEST.	SCHOOL/ CHILD CARE	TOTAL EXPENSES		SURPLUS / DEFICIT
BUDGETED AMOUNT	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
Date																		
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11																	\$ -	\$ -
12																	\$ -	\$ -
13																	\$ -	\$ -
14																	\$ -	\$ -
15																	\$ -	\$ -
This month SUBTOTAL	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
16																	\$ -	\$ -
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18																	\$ -	\$ -
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27																	\$ -	\$ -
28																	\$ -	\$ -
29																	\$ -	\$ -
30																	\$ -	\$ -
31																	\$ -	\$ -
This month Actual	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
This month vs. Budget	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Year to Date BUDGET	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Year to Date ACTUAL	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
YTD Actual vs. Budget	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
			This Month			Previous Month / Year to Date						Year to Date						
BUDGET		Total Income		\$ -		Total Income		\$ -		Total Income		\$ -						
SUMMARY		Minus Total Expenses		\$ -	+	Minus Total Expenses		\$ -	=	Minus Total Expenses		\$ -						
		Equals Surplus / Deficit		\$ -		Equals Surplus / Deficit		\$ -		Equals Surplus / Deficit		\$ -						

Monthly Budget

Month	December	Year	0															This Month
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPOR.	INSUR.	DEBTS	ENTERTAINMENT RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVEST.	SCHOOL/ CHILD CARE	TOTAL EXPENSES		SURPLUS / DEFICIT
BUDGETED AMOUNT	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Date																		
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11																	\$ -	\$ -
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13																	\$ -	\$ -
14																	\$ -	\$ -
15																	\$ -	\$ -
This month SUBTOTAL	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
16																	\$ -	\$ -
17																	\$ -	\$ -
18																	\$ -	\$ -
19																	\$ -	\$ -
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27																	\$ -	\$ -
28																	\$ -	\$ -
29																	\$ -	\$ -
30																	\$ -	\$ -
31																	\$ -	\$ -
This month Actual	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
This month vs. Budget	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Year to Date BUDGET	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Year to Date ACTUAL	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
YTD Actual vs. Budget	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
			This Month			Previous Month / Year to Date						Year to Date						
BUDGET		Total Income		\$ -		Total Income		\$ -		Total Income		\$ -						
SUMMARY		Minus Total Expenses		\$ -	+	Minus Total Expenses		\$ -	=	Minus Total Expenses		\$ -						
		Equals Surplus / Deficit		\$ -		Equals Surplus / Deficit		\$ -		Equals Surplus / Deficit		\$ -						