



# 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"

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

no any formulas  
(without quotes).

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personal and spiritual goals.

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ebt.  
our money is going.  
r or non-monthly expenses.

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e percentage guideline for your Percentage Spending Plan figures.  
situation.  
and begin making adjustments until you have a balanced budget.

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*Spending Plan*

ow every dollar will be spent.  
money that you receive.  
inance Budget and used for any and all categories for which you want more specific details on spending than  
i. Of course, you will need to balance the recommendation with what your budget allows.  
and obtain cash.  
u are making in maintaining your budget.

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# 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:

[Redacted area for listing possessions]

[Redacted area for listing possessions]

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

[Redacted area for witnesses]

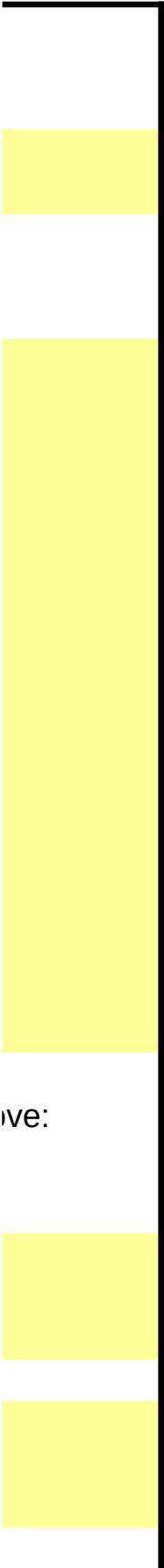
[Redacted area for witnesses]

Stewards of the possessions above

[Redacted area for stewards]

[Redacted area for stewards]

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




## 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:**

**\$ -**

### Liabilites (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

<b>Total Liabilities:</b>	\$	-
<b>NET WORTH (Total assets minus total liabilities)</b>	\$	-









## ***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 - Current<sup>1</sup>

### Monthly Income

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

**LESS**

<b>Category 1 - Tithing/Giving (monthly)</b>	<b>Amount</b>	<b>\$</b>	<b>-</b>
The Local Church			
The Poor			
Other Ministries			
Other Giving			

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

<b>NET SPENDABLE INCOME (monthly)</b>	<b>Amount</b>	<b>\$</b>	<b>-</b>
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### Monthly Living Expenses

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

<b>Category 4 - Food (monthly)</b>	<b>Amount</b>	<b>\$</b>	<b>-</b>
Grocery			
Other			



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

## Suggested Percentage Guidelines For Family Income

**(Married with 2 Children)**

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

**Net Spendable Income percentages below add to 100%**

<b>NET SPENDABLE INCOME:</b>	<b>22,500</b>	<b>31,500</b>	<b>40,500</b>	<b>49,500</b>	<b>76,500</b>	<b>112,500</b>
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 <sup>3</sup>	0.0%	5.0%	5.0%	5.0%	5.0%	5.0%
<b>Total Net Spendable Income:</b>	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 <sup>4</sup>	8.0%	6.0%	5.0%	5.0%	5.0%	5.0%
------------------------------------	------	------	------	------	------	------

<sup>1</sup> The most accurate way to determine your Federal, State and Other tax withholdings is to check your last Federal and State tax returns.

<sup>2</sup> 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.

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

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



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Advancing God's Principles of Stewardship and Life

## Percentage Spending Plan <sup>1</sup>

Annual Income:

Gross Monthly Income:

Use appropriate % from "Percentage Guide" tab <sup>2</sup>

1. Tithe/Giving	<input type="text"/>	X	\$	-
2a. Taxes: Federal	<input type="text"/>	X	\$	-
2b. Taxes: Social Security	<input type="text"/>	X	\$	-
2c. Taxes: Medicare	<input type="text"/>	X	\$	-
2d. Taxes: State	<input type="text"/>	X	\$	-
2e. Taxes: Other	<input type="text"/>	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	<input type="text"/>	X	\$	-	=
4. Food	<input type="text"/>	X	\$	-	=
5. Transportation	<input type="text"/>	X	\$	-	=
6. Insurance	<input type="text"/>	X	\$	-	=
7. Debts	<input type="text"/>	X	\$	-	=
8. Entertainment/Recreation	<input type="text"/>	X	\$	-	=
9. Clothing	<input type="text"/>	X	\$	-	=

<b>10. Savings</b>	<input type="text"/>	x	\$	-	=
<b>11. Health &amp; Wellness</b>	<input type="text"/>	x	\$	-	=
<b>12. Miscellaneous</b>	<input type="text"/>	x	\$	-	=
<b>13. Investments</b>	<input type="text"/>	x	\$	-	=
<b>14. School/Child Care<sup>2</sup></b>	<input type="text"/>	x	\$	-	=
<b>Total: (cannot exceed 100%)</b>	<b>0.0%</b>				
<b>TOTAL: (cannot exceed Net Spendable Income)</b>					

<sup>1</sup> This form corresponds to Page 86 in the Do Well Life Group Manual.

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

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



\$ -

\$ -

\$ -

\$ -

\$ -

\$ -

\$ -

\$ -

\$ -

\$ - Annual NSI

Amount

\$ -

\$ -

\$ -

\$ -

\$ -

\$ -

\$ -

\$ -

\$ -

\$ -

\$ -

\$ -

\$ - OK

our most recent

categories.



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*Advancing God's Principles of Stewardship and Life*

## Spending Plan Analysis <sup>1</sup>

Date:

Gross Income per year:

Gross Income per month:

Guideline Net Spendable Income Per Month:

Monthly Payment Category	Current Spending Plan <sup>2</sup>	Monthly Guideline Plan <sup>3</sup>
1. Tithe/Giving	\$ -	\$ -
2d. Taxes: Federal	\$ -	\$ -
2a. Taxes: Social Security	\$ -	\$ -
2b. Taxes: Medicare	\$ -	\$ -
2c. Taxes: State	\$ -	\$ -
2e. Taxes: Other	\$ -	\$ -
<b>Taxes Total:</b>	<b>\$ -</b>	<b>\$ -</b>
<b>Net Spendable Income (NSI)</b>	<b>\$ -</b>	<b>\$ -</b>
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	\$ -	\$ -
<b>TOTAL of 3 to 14: (cannot exceed Net Spendable Income)</b>	<b>\$ -</b>	<b>\$ -</b>

<sup>1</sup> This form corresponds to Page 87 in the Do Well Life Group Manual.

<sup>2</sup> Amounts in the Current Spending Plan column are taken from the tab called "Est Spending

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



| Plan - Current."

nts for the Monthly Guideline Plan column.

## Estimated Spending Plan - Balanced <sup>1</sup>

### Monthly Income

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

**LESS**

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

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

<b>NET SPENDABLE INCOME (monthly)</b>	<b>Amount</b>
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### Monthly Living Expenses

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

<b>Category 4 - Food (monthly)</b>	<b>Amount</b>	<b>\$</b>	<b>-</b>
Grocery			



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

<b>Total Living Expenses</b>
------------------------------

<b>INCOME vs. LIVING EXPENSES</b>
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<b>Net Spendable Income</b>	
<b>Less Total Living Expenses</b>	
<b>Surplus or Deficit</b>	

\_\_\_\_\_

\$ \_\_\_\_\_.

\_\_\_\_\_



\$	.
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\$	.
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\$	.
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\$	.
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**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													SCHOOL/	TOTAL	SURPLUS
Category	INCOME	TITHE/ GIVING	TAXES	HOUSING	FOOD	TRANSPOR.	INSUR.	DEBTS	ENTERTAINMENT		SAVINGS	WELLNESS	MISC.	INVEST.	CHILD CARE	EXPENSES	DEFICIT	
Month									RECREATION	CLOTHING								
Jan	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
Feb	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
Mar	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
Apr	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
May	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
Jun	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
Jul	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
Aug	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
Sep	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
Oct	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
Nov	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
Dec	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
Annual	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
Year to Date Actual																		
Jan	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
Feb	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
Mar	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
Apr	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
May	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
Jun	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
Jul	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
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Sep	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
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Nov	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
Dec	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
Year to Date Actual vs. Spending Plan																		
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Feb	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
Mar	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
Apr	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
May	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
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Aug	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
Sep	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
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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
<b>TOTAL NET SPENDABLE</b>		0.00	0.00	0.00	0.00	0.00	0.00	
<b>Housing</b>	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
<b>Food</b>								0.00
<b>Automobiles</b>	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
<b>Insurance</b>	0.00							
Life								0.00
Medical								0.00
Other								0.00
<b>Debts</b>	0.00							
Credit Card								0.00
Loans & Notes								0.00
Other								0.00
<b>Enter. &amp; Recreation</b>	0.00							
Eating Out								0.00
Baby Sitters								0.00
Activities / Trips								0.00
Vacation								0.00
Pets								0.00
<b>Clothing</b>								0.00
<b>Savings</b>								0.00
<b>Medical Expenses</b>	0.00							
Doctor								0.00
Dentist								0.00
Prescriptions								0.00
Other								0.00
<b>Miscellaneous</b>	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
<b>School / Child Care</b>	0.00							
Tuition								0.00
Materials								0.00
Transportation								0.00
Day Care								0.00
<b>Investments</b>								0.00
<b>TOTAL BUDGETED</b>	0.00							0.00
<b>UNALLOCATED SURPLUS INCOME</b>								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.







## 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)**

**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		SURPLUS / DEFICIT
BUDGETED AMOUNT	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Date																		
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<b>This month SUBTOTAL</b>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
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<b>This month Actual</b>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
<b>This month vs. Budget</b>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
<b>Year to Date BUDGET</b>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
<b>Year to Date ACTUAL</b>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
<b>YTD Actual vs. Budget</b>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
<b>BUDGET SUMMARY</b>																		
			This Month				Previous Month / Year to Date											
			Total Income	\$ -			Total Income	\$ -				Total Income	\$ -					
			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		SURPLUS / DEFICIT
BUDGETED AMOUNT	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Date																		
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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 SUMMARY			Total Income	\$ -			Total Income	\$ -			Total Income	\$ -						
			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		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											
BUDGET SUMMARY			Total Income	\$ -			Total Income	\$ -				Total Income	\$ -					
			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		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											
BUDGET SUMMARY			Total Income	\$ -			Total Income	\$ -				Total Income	\$ -					
			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		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 SUMMARY			Total Income	\$ -			Total Income	\$ -			Total Income	\$ -						
			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		SURPLUS / DEFICIT
BUDGETED AMOUNT	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
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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 SUMMARY		Total Income	\$ -				Total Income	\$ -				Total Income	\$ -					
		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		SURPLUS / DEFICIT
BUDGETED AMOUNT	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Date																		
1																		\$ -
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14																		\$ -
15																		\$ -
This month SUBTOTAL	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
16																		\$ -
17																		\$ -
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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											
BUDGET SUMMARY			Total Income	\$ -			Total Income	\$ -				Total Income	\$ -					
			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		SURPLUS / DEFICIT
BUDGETED AMOUNT	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Date																		
1																		\$ -
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12																		\$ -
13																		\$ -
14																		\$ -
15																		\$ -
<b>This month SUBTOTAL</b>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
16																		\$ -
17																		\$ -
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29																		\$ -
30																		\$ -
31																		\$ -
<b>This month Actual</b>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
<b>This month vs. Budget</b>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
<b>Year to Date BUDGET</b>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
<b>Year to Date ACTUAL</b>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
<b>YTD Actual vs. Budget</b>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
<b>BUDGET SUMMARY</b>																		
		Total Income		\$ -	Previous Month / Year to Date		Total Income	\$ -	Year to Date		Total Income	\$ -						
		Minus Total Expenses		\$ -	+	Minus Total Expenses		\$ -	=	Minus Total Expenses		\$ -						
		Equals Surplus / Deficit		\$ -	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		SURPLUS / DEFICIT
BUDGETED AMOUNT	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Date																		
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12																		\$ -
13																		\$ -
14																		\$ -
15																		\$ -
<b>This month SUBTOTAL</b>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
16																		\$ -
17																		\$ -
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28																		\$ -
29																		\$ -
30																		\$ -
31																		\$ -
<b>This month Actual</b>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
<b>This month vs. Budget</b>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
<b>Year to Date BUDGET</b>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
<b>Year to Date ACTUAL</b>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
<b>YTD Actual vs. Budget</b>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
<b>BUDGET SUMMARY</b>																		
																		
		Total Income		\$ -		Total Income		\$ -		Total Income		\$ -						
		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		SURPLUS / DEFICIT
BUDGETED AMOUNT	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Date																		
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12																		\$ -
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14																		\$ -
15																		\$ -
This month SUBTOTAL	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
16																		\$ -
17																		\$ -
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27																		\$ -
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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											
BUDGET SUMMARY			Total Income	\$ -			Total Income	\$ -				Total Income	\$ -					
			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		SURPLUS / DEFICIT
BUDGETED AMOUNT	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Date																		
1																		\$ -
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13																		\$ -
14																		\$ -
15																		\$ -
This month SUBTOTAL	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
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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 SUMMARY		Total Income	\$ -		Total Income	\$ -		Total Income	\$ -		Total Income	\$ -						
		Minus Total Expenses	\$ -	+	Minus Total Expenses	\$ -	=	Minus Total Expenses	\$ -		Minus Total Expenses	\$ -						
		Equals Surplus / Deficit	\$ -		Equals Surplus / Deficit	\$ -		Equals Surplus / Deficit	\$ -		Equals Surplus / Deficit	\$ -						