

Assets & Liabilities	
Date:	

<i><b>ASSETS</b></i> (Present Market Value)	<b>Balance</b>
Cash On Hand (both husband and wife if married)	
Checking Accounts	
Savings Accounts	
HSA / FSA Accounts	
Stocks and Bonds	
Cash Value of Life Insurance	
Primary Home Value (look up value, e.g., zillow.com)	
Other Real Estate	
Automobile 1 (look up value, e.g., kbb.com)	
Automobile 2 (look up value, e.g., kbb.com)	
Automobile 3 (look up value, e.g., kbb.com)	
Retirement Savings (401k, 403b, IRAs, Pension, etc.)	
College Savings	
Other Assets	
<b>Total Assets</b>	

<i><b>LIABILITIES / DEBT LIST</b></i>					
<b>CREDIT CARDS</b> (only list cards for which you do not pay the full statement balance each month)					
Credit Card Issuer	What Was Purchased	Minimum Monthly Payment	Interest Rate	Months Past Due	Balance Due
<b>Total Credit Cards</b>					

<b>AUTO LOANS</b>					
Loan Company	Year, Make, Model	Minimum Monthly Payment	Interest Rate	Months Past Due	Balance Due
<b>Total Auto Loans</b>					

<b>HOME MORTGAGES</b> (includes home equity loans or lines of credit)					
Mortgage Service Company	Property Address	Minimum Monthly Payment	Interest Rate	Months Past Due	Balance Due
<b>Total Home Mortgages</b>					

<b>OTHER DEBT</b> (education, medical, personal, business, legal, IRS, etc.)					
Who	Type of Debt (medical, education, etc.)	Minimum Monthly Payment	Interest Rate	Months Past Due	Balance Due
<b>Total Other Debt</b>					

<b>Total Liabilities/Debts</b>	
<b>NET WORTH</b> (Total Assets minus Total Liabilities/Debts)	

### 30-Day Tracker (Categories 1-7)

Month, Year		GROSS INCOME	TITHE & GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS
Day									
1									
2									
3									
4									
5									
6									
7									
8									
9									
10									
11									
12									
13									
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23									
24									
25									
26									
27									
28									
29									
30									
31									
<b>Totals</b>									

### 30-Day Tracker (Categories 8-14)

Month, Year		ENTERTAIN & RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVEST.	SCHOOL CHILD CARE
Day								
1								
2								
3								
4								
5								
6								
7								
8								
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15								
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25								
26								
27								
28								
29								
30								
31								
<b>Totals</b>								

<b>MONTHLY SPENDING PLAN</b>	<b>Current</b>	<b>Guideline<sup>(1)</sup></b>	<b>New Budget</b>
<b>Monthly Income</b>			
<b>Gross Monthly Income</b>			
Monthly Salary and Pensions			
Interest, Dividends			
Commissions, Bonuses, Tips			
Net Business and Rentals Income			
Other Income			
<b>LESS</b>			
<b>Category 1 - Tithe/Giving</b>			
Our Local Church			
Other Ministries and Giving			
<b>Category 2 - Taxes</b>			
Taxes (Fed, State, Medicare, Social Security)			
<i>Do not include medical/dental premiums, retirement plans, HSA/FSA contributions, charity contributions that are deducted from paychecks. Include these deductions as expenses in rows listed below.</i>			
<b>NET SPENDABLE INCOME</b>			
<b>Monthly Expenses</b>			
<b>Category 3 - Housing</b>			
Total Mortgage Payments (from Debt List)			
Extra Mortgage Payments			
Rent			
Homeowner's or Renter's Insurance			
Property Taxes			
Utilities (Electricity, Gas, Water, Trash)			
Telephone / Cell phone			
Home Maintenance and Repair			
Internet / Cable Service			
Other			
<b>Category 4 - Food</b>			
Grocery			
Other			

<b>MONTHLY SPENDING PLAN</b>	<b>Current</b>	<b>Guideline<sup>(1)</sup></b>	<b>New Budget</b>
<b>Monthly Expenses</b>			
<b>Category 5 - Transportation</b>			
Total Auto Payments (from Debt List)			
Extra Auto Payment			
Gas			
Auto Insurance			
Registration & Taxes			
Maintenance			
Replacement			
Other - Tolls/Parking/Transit Fares			
<b>Category 6 - Insurance</b>			
Life Insurance			
Medical, Dental Insurance			
Disability Insurance			
Other			
<b>Category 7 - Debts</b>			
Total Credit Cards (from Debt List)			
Total Other Debt (from Debt List)			
Extra Debt Payments			
<b>Category 8 - Entertainment &amp; Recreation</b>			
Eating Out / Lunches			
Baby Sitters			
Activities / Trips			
Vacation			
Pets			
Hobbies			
Other			
<b>Category 9 - Clothing</b>			
Adult Clothing Needs			
Children's Clothing Needs			
Other			
<b>Category 10 - Savings</b>			
Emergency Fund			
Other Savings Goals			

<b>MONTHLY SPENDING PLAN</b>	<b>Current</b>	<b>Guideline<sup>(1)</sup></b>	<b>New Budget</b>
<b>Monthly Expenses</b>			
<b>Category 11 - Health &amp; Wellness</b>			
Doctor and Dentist Out of Pocket			
Prescriptions			
Eye Exams, Glasses and Contacts			
HSA or FSA Contributions			
Other			
<b>Category 12 - Miscellaneous</b>			
Toiletries / Cosmetics			
Beauty / Barber			
Laundry / Cleaning			
Allowances			
Subscriptions			
Gifts (including Christmas)			
Other			
<b>Category 13 - Investments</b>			
Employer 401k/403b plans and IRAs			
College Funds			
Non-Retirement Stocks, Bonds, Mutual Funds			
Other			
<b>Category 14 - School/Child Care <sup>(2)</sup></b>			
School Tuition and Transportation			
School Books, Supplies, Materials, etc			
Day Care			
Tutoring, Lessons, Sports			
Other			
<b>Total Expenses</b>			
<b>INCOME vs. EXPENSE SUMMARY</b>			
Net Spendable Income			
Less Total Expenses			
Surplus or Deficit			
<p>(1) To get the Guideline, use the Percentage Guides and Guideline Spending Plan forms</p> <p>(2) This category does not have a guideline amount.</p>			

## PERCENTAGE GUIDES

**Instructions:**

1. Find the family situation that most closely represents your family (i.e. Married with 4 children, Single with roommate, etc.).
2. Find the gross income level that most closely represents your family (i.e. \$25,000 to \$125,000).
3. Copy percentages for each category to the Guideline Spending Plan form.

### Suggested Percentage Guidelines For Family Income

#### (Married with 4 Children)

GROSS HOUSEHOLD INCOME:	25.000	35.000	45.000	55.000	85.000	125.000
1. Tithe/Giving	10%	10%	10%	10%	10%	10%
2. Total Taxes	<b>no guideline percentages - use current withholding</b>					
<b>Apply the following percentages to Net Spendable Income (Gross Income minus Tithe and Taxes)</b>						
3. Housing	38%	38%	34%	33%	32%	32%
4. Food	15%	15%	14%	14%	14%	14%
5. Transportation	14%	14%	12%	12%	11%	11%
6. Insurance	5%	5%	5%	5%	5%	5%
7. Debts	5%	5%	5%	5%	5%	5%
8. Entertainment/Recreation	3%	4%	4%	5%	5%	5%
9. Clothing	5%	5%	6%	6%	7%	7%
10. Savings	4%	4%	5%	5%	5%	5%
11. Health & Wellness	8%	7%	7%	7%	7%	7%
12. Miscellaneous	3%	3%	5%	5%	5%	5%
13. Investments	0%	0%	3%	3%	4%	4%
<b>Totals:</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>
14. School/Child Care	<b>no guideline percentages</b>					

## PERCENTAGE GUIDES

**Instructions:**

1. Find the family situation that most closely represents your family (i.e. Married with 4 children, Single with roommate, etc.).
2. Find the gross income level that most closely represents your family (i.e. \$25,000 to \$125,000).
3. Copy percentages for each category to the Guideline Spending Plan form.

### 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%	10%	10%	10%	10%	10%
2. Total Taxes	<b>Use Current Monthly Taxes</b>					
<b>Apply the following percentages to Net Spendable Income (Gross Income minus Tithe and Taxes)</b>						
3. Housing	39%	36%	32%	30%	30%	29%
4. Food	15%	12%	13%	12%	11%	11%
5. Transportation	15%	12%	13%	14%	13%	13%
6. Insurance	5%	5%	5%	5%	5%	5%
7. Debts	5%	5%	5%	5%	5%	5%
8. Entertainment/Recreation	3%	5%	5%	7%	7%	8%
9. Clothing	4%	5%	5%	6%	7%	7%
10. Savings	5%	5%	5%	5%	5%	5%
11. Health & Wellness	5%	6%	6%	5%	5%	5%
12. Miscellaneous	4%	4%	6%	6%	7%	7%
13. Investments	0%	5%	5%	5%	5%	5%
<b>Totals:</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>
14. School/Child Care	<b>no guideline percentages</b>					

## PERCENTAGE GUIDES

**Instructions:**

1. Find the family situation that most closely represents your family (i.e. Married with 4 children, Single with roommate, etc.).
2. Find the gross income level that most closely represents your family (i.e. \$25,000 to \$125,000).
3. Copy percentages for each category to the Guideline Spending Plan form.

### Suggested Percentage Guidelines For Family Income

#### (Married with No Children)

GROSS HOUSEHOLD INCOME:	25.000	35.000	45.000	55.000	85.000	125.000
1. Tithe/Giving	10%	10%	10%	10%	10%	10%
2. Total Taxes	<b>Use Current Monthly Taxes</b>					
<b>Apply the following percentages to Net Spendable Income (Gross Income minus Tithe and Taxes)</b>						
3. Housing	40%	36%	34%	32%	31%	30%
4. Food	15%	14%	13%	12%	11%	11%
5. Transportation	15%	14%	14%	13%	13%	13%
6. Insurance	5%	5%	5%	5%	5%	5%
7. Debts	5%	5%	5%	5%	5%	5%
8. Entertainment/Recreation	3%	4%	4%	5%	7%	7%
9. Clothing	4%	4%	5%	6%	6%	7%
10. Savings	4%	4%	4%	5%	5%	5%
11. Health & Wellness	6%	6%	6%	6%	5%	5%
12. Miscellaneous	3%	4%	5%	6%	7%	7%
13. Investments	0%	4%	5%	5%	5%	5%
<b>Totals:</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>
14. School/Child Care	<b>no guideline percentages</b>					

## PERCENTAGE GUIDES

**Instructions:**

1. Find the family situation that most closely represents your family (i.e. Married with 4 children, Single with roommate, etc.).
2. Find the gross income level that most closely represents your family (i.e. \$25,000 to \$125,000).
3. Copy percentages for each category to the Guideline Spending Plan form.

### Suggested Percentage Guidelines For Individual Income

#### (Single with 1 Child)

GROSS HOUSEHOLD INCOME:	25.000	35.000	45.000	55.000	85.000	125.000
1. Tithe/Giving	10%	10%	10%	10%	10%	10%
2. Total Taxes	<b>Use Current Monthly Taxes</b>					
<b>Apply the following percentages to Net Spendable Income (Gross Income minus Tithe and Taxes)</b>						
3. Housing	40%	39%	39%	36%	34%	30%
4. Food	15%	14%	14%	13%	13%	12%
5. Transportation	15%	14%	14%	13%	13%	12%
6. Insurance	3%	3%	4%	4%	5%	5%
7. Debts	5%	5%	5%	5%	5%	5%
8. Entertainment/Recreation	3%	4%	4%	6%	6%	6%
9. Clothing	5%	5%	5%	6%	7%	7%
10. Savings	5%	5%	5%	5%	5%	5%
11. Health & Wellness	6%	7%	6%	6%	6%	6%
12. Miscellaneous	3%	4%	4%	6%	6%	6%
13. Investments	0%	0%	0%	0%	0%	6%
<b>Totals:</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>
14. School/Child Care	<b>no guideline percentages</b>					

## PERCENTAGE GUIDES

**Instructions:**

1. Find the family situation that most closely represents your family (i.e. Married with 4 children, Single with roommate, etc.).
2. Find the gross income level that most closely represents your family (i.e. \$25,000 to \$125,000).
3. Copy percentages for each category to the Guideline Spending Plan form.

### Suggested Percentage Guidelines For Individual Income

#### (Single with No Children / Living Alone)

GROSS HOUSEHOLD INCOME:	25.000	35.000	45.000	55.000	85.000	125.000
1. Tithe/Giving	10%	10%	10%	10%	10%	10%
2. Total Taxes	<b>Use Current Monthly Taxes</b>					
<b>Apply the following percentages to Net Spendable Income (Gross Income minus Tithe and Taxes)</b>						
3. Housing	40%	38%	36%	34%	32%	30%
4. Food	6%	6%	7%	7%	7%	7%
5. Transportation	15%	15%	14%	14%	13%	13%
6. Insurance	4%	4%	4%	5%	5%	5%
7. Debts	5%	5%	5%	5%	5%	5%
8. Entertainment/Recreation	6%	6%	7%	7%	8%	9%
9. Clothing	5%	6%	6%	7%	8%	8%
10. Savings	5%	5%	5%	5%	5%	5%
11. Health & Wellness	6%	5%	5%	5%	4%	4%
12. Miscellaneous	5%	6%	6%	6%	7%	7%
13. Investments	3%	4%	5%	5%	6%	7%
<b>Totals:</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>
14. School/Child Care	<b>no guideline percentages</b>					

## PERCENTAGE GUIDES

**Instructions:**

1. Find the family situation that most closely represents your family (i.e. Married with 4 children, Single with roommate, etc.).
2. Find the gross income level that most closely represents your family (i.e. \$25,000 to \$125,000).
3. Copy percentages for each category to the Guideline Spending Plan form.

### Suggested Percentage Guidelines For Individual Income

#### (Single with No Children / Living with Roommate)

GROSS HOUSEHOLD INCOME:	25.000	35.000	45.000	55.000	85.000	125.000
1. Tithe/Giving	10%	10%	10%	10%	10%	10%
2. Total Taxes	<b>Use Current Monthly Taxes</b>					
<b>Apply the following percentages to Net Spendable Income (Gross Income minus Tithe and Taxes)</b>						
3. Housing	25%	24%	23%	22%	21%	20%
4. Food	6%	6%	6%	7%	7%	7%
5. Transportation	20%	19%	18%	16%	15%	13%
6. Insurance	4%	4%	4%	5%	5%	5%
7. Debts	5%	5%	5%	5%	5%	5%
8. Entertainment/Recreation	9%	9%	9%	9%	10%	10%
9. Clothing	7%	7%	7%	7%	7%	8%
10. Savings	8%	8%	9%	10%	10%	10%
11. Health & Wellness	6%	6%	6%	5%	5%	5%
12. Miscellaneous	5%	6%	6%	7%	7%	7%
13. Investments	5%	6%	7%	7%	8%	10%
<b>Totals:</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>
14. School/Child Care	<b>no guideline percentages</b>					

## GUIDELINE SPENDING PLAN

Gross Monthly Income:					
	Percentage from Guide	x	Gross Monthly Income	=	Guideline Amount
1. Tithe/Giving	10%	x		=	
2. Total Taxes	no guideline		current withholding:		
Net Spendable Income (Gross Income minus Title and Taxes):					

Expense Category	Percentage from Guide	x	Net Spendable Income	=	Guideline Amount
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	no guideline		<i>Copy the above amounts to the "Guideline" column of the Monthly Spending Plan form</i>		
Total Percentages: (cannot exceed 100%)					
Total Guideline Expenses: (cannot exceed Net Spendable Income)					

## Monthly Budget Tracker (Categories 1-7)

Month, Year		GROSS INCOME	TITHE & GIVING	TAXES	HOUSING	FOOD	TRANSPORT	INSURANCE	DEBTS
<b>Budget:</b>									
<b>Day</b>									
1									
2									
3									
4									
5									
6									
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28									
29									
30									
31									
<b>Total Actual</b>									
<b>Actual vs. Budget</b>									
<b>Year to Date Budget</b>									
<b>Year to Date Actual</b>									
<b>YTD Actual vs. Budget</b>									

Monthly Budget Tracker (Categories 8-14)								
Month, Year		ENTERTAIN & RECREATION	CLOTHING	SAVINGS	HEALTH & WELLNESS	MISC.	INVEST.	SCHOOL/ CHILD CARE
<b>Budget:</b>								
<b>Day</b>								
1								
2								
3								
4								
5								
6								
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30								
31								
<b>Total Actual</b>								
<b>Actual vs. Budget</b>								
<b>Year to Date Budget</b>								
<b>Year to Date Actual</b>								
<b>YTD Actual vs. Budget</b>								