INCOME

	Amount
Income 1	2,000
Income 2	1,500
Income 3	
	3,500

CHARITY

	Budgeted
Tithes	350
Offerings	
TOTAL	**350**

SAVING

	Budgeted
Emergency Fund	150
Other _____	
TOTAL	**150**

HOUSING

	Budgeted
First Mortgage/Rent	800
Second Mortgage	
Real Estate Taxes	
Repairs/Maintenance	60
Homeowner/Renter Ins.	
TOTAL	**860**

UTILITIES

	Budgeted
Electricity	60
Gas	25
Water	35
Trash	
Phone/Mobile	60
Internet	40
Cable	60
TOTAL	**280**

DEBT

	Budgeted
Credit Card	70
School Loan	100
Other	
TOTAL	**170**

FOOD

	Budgeted
Restaurants	150
Groceries	600
TOTAL	**750**

CLOTHING

	Budgeted
Adults	50
Children	30
TOTAL	**80**

TRANSPORTATION

	Budgeted
Car Payment	250
Car Payment	
Gas & Oil	200
Repairs & Tires	50
Auto Insurance	100
TOTAL	**600**

PERSONAL

	Budgeted
Life Insurance	50
Health Insurance	
Disability Insurance	
Child Care/Sitter	160
Entertainment	50
Other _____	
Other _____	
TOTAL	**260**

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

TOTAL INCOME **3,500** – TOTAL EXPENSES **3,500** = ZERO

INCOME

	Amount
Income 1	_____
Income 2	_____
Income 3	_____
	TOTAL

CHARITY

	Budgeted
Tithes	_____
Offerings	_____
	TOTAL

SAVING

	Budgeted
Emergency Fund	_____
Other _____	_____
	TOTAL

HOUSING

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

UTILITIES

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

DEBT

	Budgeted
Credit Card	_____
School Loan	_____
Other	_____
	TOTAL

FOOD

	Budgeted
Restaurants	_____
Groceries	_____
	TOTAL

CLOTHING

	Budgeted
Adults	_____
Children	_____
	TOTAL

TRANSPORTATION

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

PERSONAL

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

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

TOTAL INCOME – **TOTAL EXPENSES** = ZERO