

# Monthly Budget Worksheet

## Income

	Per Month
Job #1 Take Home Pay	
Job #2 Take Home Pay	
Other:	
Other:	
Other:	
<b>Total Take Home Income</b>	<b>\$0.00</b>

## Expenses

Past Spending	Per Month
Tithe	
Other Regular Giving	
Mortgage (Principal and Interest)	
Second Mortgage	
Home Insurance (if paid monthly)	
Property Taxes (if monthly escrow)	
Mortgage Insurance	
Rent	
Association Dues	
Renters Insurance	
Gas	
Electric	
Water/Sewer/Trash	
Cable/Internet/Land Line	
Cell Phone	
Auto Insurance (if paid monthly)	
Umbrella Insurance (if paid monthly)	
Life Insurance (if paid monthly)	
Health Insurance	
Dental/Vision Insurance	
Disability Insurance	
Long-Term Care Insurance (if paid monthly)	
Auto Loan #1	
Auto Loan #2	
Student Loan #1	
Student Loan #2	
Credit Card Debt #1	
Credit Card Debt #2	
Other Debt #1	
Other Debt #2	
Medications	
Gym Membership	
Financial Planner (if paid monthly)	
Day Care	
Other #1	
Other #2	
Other #3	
<b>Total Past Spending</b>	<b>\$0.00</b>

## Expense Summary

Past Spending (monthly fixed)	\$0.00	% Take Home Pay	#DIV/0!
Present Spending (monthly variable)	\$0.00	% Take Home Pay	#DIV/0!
Future Spending (discretionary)	\$0.00	% Take Home Pay	#DIV/0!
<b>Total Expenses</b>	<b>\$0.00</b>		

**Monthly Surplus/(Shortfall) \$0.00**

## Spending Breakdown

Giving	\$0.00	% Take Home Pay	#DIV/0!
Debt	\$0.00	% Take Home Pay	#DIV/0!
Housing	\$0.00	% Take Home Pay	#DIV/0!
Food	\$0.00	% Take Home Pay	#DIV/0!
Recreation	\$0.00	% Take Home Pay	#DIV/0!

Present Spending	Per Month
Groceries	
Eating Out/Coffee	
Gas	
Shopping	
Other #1	
Other #2	
Other #3	
Other #4	
Other #5	
Other #6	
Other #7	
Other #8	
Other #9	
Other #10	
<b>Total Present Spending</b>	<b>\$0.00</b>

Future Spending	Per Month
Home Insurance (not paid monthly)	
Property Taxes (not paid monthly)	
Home Maintenance/Repair/Improvement	
Auto Insurance (not paid monthly)	
Umbrella Insurance (not paid monthly)	
Life Insurance (not paid monthly)	
Long-Term Care Insurance (not paid monthly)	
Emergency Fund	
Retirement	
College Savings	
Health Saving Account	
Saving for Down Payment on Home	
Saving for Next Car	
Entertainment	
Vacation	
Spontaneous Giving	
Subscriptions/Memberships (not paid monthly)	
Private School	
Auto Maintenance/Repair	
Gifts	
Clothing	
Cosmetics/Hair Care	
Technology (New Computers, Phones, etc.)	
Retreats/Camps	
Babysitter	
Pet Supplies	
Tax Preparation	
Spouse #1 Personal Spending	
Spouse #2 Personal Spending	
Other #1	
Other #2	
Other #3	
<b>Total Future Spending</b>	<b>\$0.00</b>