

MONTHLY ESTIMATED BUDGET  
AS OF \_\_\_\_\_

<u>Monthly Income</u>		
<b>GROSS INCOME PER MONTH:</b>		
Salary	_____	
Interest	_____	
Dividends	_____	
Other	_____	
Total Gross Income Per Month		<input type="text"/>
LESS:		
1. <b>Tithe/Giving</b>		<input type="text"/>
2. <b>Tax (Fed, State, FICA)</b>		<input type="text"/>
Net Spendable Income		<input type="text"/>
<u>Monthly Living Expenses</u>		
3. <b>Housing</b>		
Mortgage	_____	
Insurance	_____	
Taxes	_____	
Electricity	_____	
Gas	_____	
Water	_____	
Sanitation	_____	
Telephone	_____	
Maintenance	_____	
Assoc, Dues	_____	
Other	_____	
Total Housing		<input type="text"/>
4. <b>Food</b>		<input type="text"/>
5. <b>Automobile</b>		
Payments	_____	
Gas & Oil	_____	
Insurance	_____	
License/Taxes	_____	
Maint/Repair	_____	
Replace	_____	
Total Automobile		<input type="text"/>
6. <b>Insurance</b>		
Life	_____	
Medical	_____	
Other	_____	
Total Insurance		<input type="text"/>
7. <b>Debts</b>		
Credit Cards	_____	
Loans & Notes	_____	
Other	_____	
Total Debts		<input type="text"/>

8. <b>Entertainment &amp; Recreation</b>		
Eating Out	_____	
Baby Sitters	_____	
Activities/Trips	_____	
Vacation	_____	
Other	_____	
Total Entertain & Recreation		<input type="text"/>
9. <b>Clothing</b>		<input type="text"/>
10. <b>Savings</b>		<input type="text"/>
11. <b>Medical Expenses</b>		
Doctor	_____	
Dentist	_____	
Prescriptions	_____	
Other	_____	
Total Medical Expenses		<input type="text"/>
12. <b>Miscellaneous</b>		
Cosmetics	_____	
Beauty, Barber	_____	
Laundry, Clean	_____	
Allowances	_____	
Pets	_____	
Subscriptions	_____	
Gifts	_____	
Christmas Gifts	_____	
Other	_____	
Total Miscellaneous		<input type="text"/>
13. <b>Investments</b>		<input type="text"/>
14. <b>School / Child Care</b>		
Tuition	_____	
Materials	_____	
Transportation	_____	
Day Care	_____	
Total School / Child Care		<input type="text"/>
TOTAL LIVING EXPENSES		<input type="text"/>
<u>Income Versus Living Expenses</u>		
<b>Net Spendable Income</b>		<input type="text"/>
<b>Less</b>		<input type="text"/>
<b>Total Living Expenses</b>		<input type="text"/>
<b>Surplus or Deficit</b>		<input type="text"/>