

# Monthly Personal Budget

## Income & Expenses

**SPENDABLE INCOME**

Income Per Month	Husband	Wife
Salary	_____	_____
Interest	_____	_____
Dividends	_____	_____
Notes	_____	_____
Rents	_____	_____
Income Tax	_____	_____
Overtime	_____	_____
Gifts	_____	_____
Other	_____	_____

**TOTAL GROSS INCOME** \_\_\_\_\_

**Less (Expenses)**

1. Tithe \_\_\_\_\_
2. Missions \_\_\_\_\_
3. Taxes-federal \_\_\_\_\_
- Taxes-state \_\_\_\_\_
- FICA \_\_\_\_\_
- Union Dues \_\_\_\_\_
- Medical \_\_\_\_\_

**NET SPENDABLE INCOME** \_\_\_\_\_

**4. HOUSING**

- Mortgage (Rent) \_\_\_\_\_
- Insurance\* \_\_\_\_\_
- Taxes\* \_\_\_\_\_
- Electricity \_\_\_\_\_
- Gas \_\_\_\_\_
- Water \_\_\_\_\_
- Sanitation \_\_\_\_\_
- Telephone \_\_\_\_\_
- Maintenance\* \_\_\_\_\_
- Furnishings\* \_\_\_\_\_

**5. FOOD** \_\_\_\_\_

**6. AUTOMOBILE**

- Payments \_\_\_\_\_
- Gas & Oil \_\_\_\_\_
- Insurance\* \_\_\_\_\_
- License\* \_\_\_\_\_
- Maint./Repair \_\_\_\_\_
- Replacement \_\_\_\_\_

**7. INSURANCE**

- Life\* \_\_\_\_\_
- Medical \_\_\_\_\_
- Other \_\_\_\_\_

**7. DEBTS**

- Credit Card \_\_\_\_\_
- Loans & Notes \_\_\_\_\_

Other \_\_\_\_\_

- Principle \_\_\_\_\_ Monthly \_\_\_\_\_
- Principle \_\_\_\_\_ Monthly \_\_\_\_\_
- Principle \_\_\_\_\_ Monthly \_\_\_\_\_
- Principle \_\_\_\_\_ Monthly \_\_\_\_\_

**8. ENTERTAINMENT & RECREATION**

- Eating Out \_\_\_\_\_
- Trips \_\_\_\_\_
- Baby-sitters \_\_\_\_\_
- Activities \_\_\_\_\_
- Vacation\* \_\_\_\_\_
- Hobbies \_\_\_\_\_

**9. CLOTHING** \_\_\_\_\_

**10. GENERAL SAVINGS** \_\_\_\_\_

- Investments \_\_\_\_\_
- Retirement \_\_\_\_\_

**11. MISCELLANEOUS**

- Toiletry, Cosmetics \_\_\_\_\_
- Beauty, Barber \_\_\_\_\_
- Laundry, Cleaning \_\_\_\_\_
- Subscriptions \_\_\_\_\_
- Gifts \_\_\_\_\_
- Tuition (school) \_\_\_\_\_
- Books \_\_\_\_\_
- Special Educ. Fund \_\_\_\_\_
- Allowance (Husband) \_\_\_\_\_
- Allowance (Wife) \_\_\_\_\_

**TOTAL EXPENSES** \_\_\_\_\_

**Income vs. Expense**

Net Spendable Income \_\_\_\_\_

**Less Expenses** \_\_\_\_\_

**Total** \_\_\_\_\_