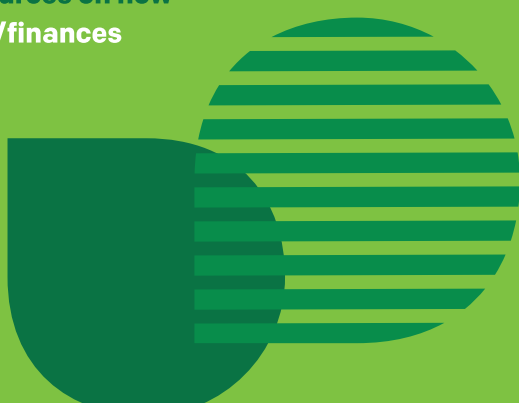




MONTHLY BUDGET FORMS

Get your monthly bills together as a reference and decide what you are going to spend under the categories listed. Add up each category and write in your totals. When you're done with your budget your total income minus your total expenses should always equal zero. If it doesn't, you will need to look at where you are spending your money and make adjustments.

Now that you have a plan, stick to it, take out cash for things you are likely to spend impulsively on like food, clothes, and entertainment. We've written in a full example for you on the back of this sheet to give you an idea of what a monthly budget could look like. For more budget sheets and resources on how to win with your money, visit www.newspring.cc/finances



INCOME	
	Amount
Income 1	<u>2,000</u>
Income 2	<u>1,500</u>
Income 3	<u> </u>

T3,500L

CHARITY	
	Budgeted
Tithes	<u>350</u>
Offerings	<u> </u>

T350L

SAVING	
	Budgeted
Emergency Fund	<u>150</u>
Other _____	<u> </u>

T150L

HOUSING	
	Budgeted
First Mortgage/Rent	<u>800</u>
Second Mortgage	<u> </u>
Real Estate Taxes	<u> </u>
Repairs/Maintenance	<u>60</u>
Homeowner/Renter Ins.	<u> </u>

T860L

UTILITIES	
	Budgeted
Electricity	<u>60</u>
Gas	<u>25</u>
Water	<u>35</u>
Trash	<u> </u>
Phone/Mobile	<u>60</u>
Internet	<u>40</u>
Cable	<u>60</u>

T280L

DEBT	
	Budgeted
Credit Card	<u>70</u>
School Loan	<u>100</u>
Other	<u> </u>

T170L

FOOD	
	Budgeted
Restaurants	<u>150</u>
Groceries	<u>600</u>

T750L

CLOTHING	
	Budgeted
Adults	<u>50</u>
Children	<u>30</u>

T80L

TRANSPORTATION	
	Budgeted
Car Payment	<u>250</u>
Car Payment	<u> </u>
Gas & Oil	<u>200</u>
Repairs & Tires	<u>50</u>
Auto Insurance	<u>100</u>

T600L

PERSONAL	
	Budgeted
Life Insurance	<u>50</u>
Health Insurance	<u> </u>
Disability Insurance	<u> </u>
Child Care/Sitter	<u>160</u>
Entertainment	<u>50</u>
Other _____	<u> </u>
Other _____	<u> </u>

T260L

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

TOTAL 3,500 INCOME - **TOTAL 3,500 EXPENSES** = 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

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