

Monthly Spending Budget

INCOME PER MONTH:

* Salary _____
 Spouse _____
 Interest _____
 Other _____
 Other _____

LESS:

* Tithe _____
 (Malachi 3:10;
 Matthew 6:19-20)

 * Taxes _____
 (Matthew 22:15-22;
 Romans 13:6-8)

NET INCOME FOR
MANAGEMENT (100%) _____

MONTHLY LIVING EXPENSES (80% MAXIMUM)

A. **Housing**
 Mortgage (Rent) _____
 Insurance _____
 Taxes _____
 Electricity _____
 Gas _____
 Water/Sewer/Garbage _____
 Telephone _____
 Cable/Internet _____
 Maintenance _____
 Other _____
 Other _____
 Other _____

B. **Vehicle**
 Payment _____
 Payment _____
 Insurance _____
 Gas & Oil _____
 Other _____

C. **Clothing** _____

D. **Food**
 Groceries _____

E. **Household**

Supplies _____
 Laundry/cleaning _____

F. **Insurance**
 Life _____
 Medical _____
 Dental _____
 Other _____

G. **Medical Expenses**
 Doctor _____
 Dentist _____
 Prescriptions _____
 Other _____

H. **Miscellaneous**
 Personal care _____
 Beauty/barber _____
 Baby-sitting _____
 Lessons _____
 Membership _____
 Newspaper _____
 Recreation _____
 Transportation _____
 Pets _____
 Other _____
 Other _____
 Other _____

I. **Entertainment**
 Meals eaten out _____
 Movies, etc. _____
 Other _____

**J Periodic (from page 4) _____

TOTAL A - I LIVING EXPENSES
 (80% MAXIMUM) _____

DEBTS (15% MAXIMUM)
 (from worksheet, page 6) _____

SAVINGS (5% MINIMUM) _____

MONTHLY SPENDING PLAN
 (Must not exceed Net Income
 for Management) _____