

Monthly Budget

MONTHLY INCOME

GROSS MONTHLY INCOME

Salary \_\_\_\_\_

Interest \_\_\_\_\_

Dividends \_\_\_\_\_

Other Income \_\_\_\_\_

LESS

1. Tithe/Giving (10-15%)

2. Taxes (Fed., State, FICA)

NET SPENDABLE INCOME

MONTHLY LIVING EXPENSES

3. Housing 25-35%

Mortgage/Rent \_\_\_\_\_

Insurance \_\_\_\_\_

Property Taxes \_\_\_\_\_

Electricity \_\_\_\_\_

Gas \_\_\_\_\_

Water \_\_\_\_\_

Sanitation \_\_\_\_\_

Telephone \_\_\_\_\_

Maintenance \_\_\_\_\_

Cable TV \_\_\_\_\_

Other \_\_\_\_\_

4. Food 5-15%

5. Transportation 10-15%

Payments \_\_\_\_\_

Gas & Oil \_\_\_\_\_

Insurance \_\_\_\_\_

License/Taxes \_\_\_\_\_

Maint./Repair/Replace \_\_\_\_\_

Other \_\_\_\_\_

6. Insurance 10-25%

Life \_\_\_\_\_

Health \_\_\_\_\_

Other \_\_\_\_\_

7. Debts 5-10%

8. Entertainment/Recreation 5-10%

Eating Out \_\_\_\_\_

Baby-sitters \_\_\_\_\_

Activities/Trips \_\_\_\_\_

Vacation \_\_\_\_\_

Pets \_\_\_\_\_

Other \_\_\_\_\_

9. Clothing 2-7%

10. Savings 10-13%

11. Medical Expenses 5-10%

Doctor \_\_\_\_\_

Dentist \_\_\_\_\_

Prescriptions \_\_\_\_\_

Other \_\_\_\_\_

12. Miscellaneous 5-10%

Toiletries/Cosmetics \_\_\_\_\_

Beauty/Barber \_\_\_\_\_

Laundry/Cleaning \_\_\_\_\_

Allowances \_\_\_\_\_

Subscriptions \_\_\_\_\_

Gifts (incl. Christmas) \_\_\_\_\_

Cash \_\_\_\_\_

Other \_\_\_\_\_

13. Investments

14. School/Child Care

Tuition \_\_\_\_\_

Materials \_\_\_\_\_

Transportation \_\_\_\_\_

Day Care \_\_\_\_\_

TOTAL LIVING EXPENSES

INCOME VS. LIVING EXPENSES

NET SPENDABLE INCOME

LESS TOTAL LIVING EXPENSES

SURPLUS OR DEFICIT

(For mortgage & house payments see page 25)

online resource:  
[www.dave Ramsey.com/tools/budget-forms/](http://www.dave Ramsey.com/tools/budget-forms/)

Moses' Achievements, Goals, Needs, Snapshot:  
2014

Proverbs 21:5 "plans = profit & haste = poverty"

I. 2013 Achievements - Thank you! / Ecclesiastes 5:18-19 "this is a gift of God!"

- |    |     |
|----|-----|
| 1. | 9.  |
| 2. | 10. |
| 3. | 11. |
| 4. | 12. |
| 5. | 13. |
| 6. | 14. |
| 7. | 15. |
| 8. |     |

II. 2014 Goals:

- |    |    |
|----|----|
| 1. | 6. |
| 2. | 7. |
| 3. | 8. |
| 4. | 9. |
| 5. |    |

III. Needs

- |    |    |
|----|----|
| 1. | 4. |
| 2. | 5. |
| 3. | 6. |

IV. Jan. 2013 Financial Snapshot / Proverbs 27:23-24 "Know your flocks" / Direct Offerings: \$ per month

<u>Savings/Flex/Emergency</u> <sup>Begin -</sup> <sub>End -</sub>		<u>College Savings Act</u> <sup>Begin -</sup> <sub>End -</sub>	
<u>Home Equity Balance</u> <sup>Begin -</sup> <sub>End -</sub>		<u>Other Savings/Investment</u> <sup>Begin -</sup> <sub>End -</sub>	
<u>Checking Act Balance</u> <sup>Begin -</sup> <sub>End -</sub>		<u>Home Value</u> -	
<u>Retirement Account</u> <sup>Begin -</sup> <sub>End -</sub>		<u>Mortgage Balance</u> -	
<u>Annual Salary</u>		<u>Equity</u> -	
		<u>Life Insurance</u> -	

Proverbs 21:20 "The wise store up... the fool consumes it all"