

Budget Planning Form

INSTRUCTIONS:

- A. Total all income sources in **Box A** at right.
- B. Total all giving in **Box B** at right.
- C. Subtract total giving and taxes from the **Total Gross Income**. This is your available income in **Box C** below.
- D. List all monthly expenses (Items 1-9 in **Box D** below)
- E. In **Box E**, total all monthly expenses (Items 1-9) and subtract from available income. This total is your surplus for investments or savings or debt reduction.

A. INCOME PER MONTH (EARNINGS)

Salary _____

Interest/Dividends _____

Notes/Rents _____

Other _____

Total Gross Income _____

B. GIVING PER MONTH

Church giving _____

Other giving _____

TOTAL GIVING _____

C. TOTAL GROSS INCOME – TOTAL GIVING – TAXES = AVAILABLE INCOME

\$ _____ - \$ _____ - \$ _____ = _____

D. Monthly Expenses

1. Housing	Amount	2. Automotive	Amount	3. Miscellaneous	Amount
Mortgage/Rent	\$		\$		\$
Taxes/Insurance					
Electricity					
Gas					
Sewer/Water/Trash					
Telephone/Internet					
Cable/Satellite					
Pool/Lawn Care					
Maintenance					
Other					
Total	\$	Total	\$	Total	\$
4. Insurance	Amount	5. Medical	Amount	6. Entertainment	Amount
Life		Doctor		Dining Out	
Medical		Dentists		Child care	
Dental		Prescriptions		Activities	
Other		Other		Vacation	
Total	\$	Total	\$	Total	\$
7. Food	\$	8. Clothing	\$		

9. Debts	Amount		
Credit Card			
Credit Card			
Loans/Notes			
Other			
Total	\$		

E. Investment Potential

Available income (from Box C) \$ _____
Total Monthly Expenses - \$ _____
(Add categories 1-9 from Box D) = \$ _____

To be used for Investing or Savings or Debt Reduction