**Budget Planning Form**

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

$ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ - $ \_\_\_\_\_\_\_\_\_\_\_ \_ $ \_\_\_\_\_\_\_\_= **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**B. GIVING PER MONTH**

Church giving \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Other giving **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**TOTAL GIVING \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**A. INCOME PER MONTH (EARNINGS)**

Salary \_\_\_\_\_\_\_\_\_\_\_\_\_

Interest/Dividends \_\_\_\_\_\_\_\_\_\_\_\_\_

Notes/Rents \_\_\_\_\_\_\_\_\_\_\_\_\_

Other \_\_\_\_\_\_\_\_\_\_\_\_\_

**Total Gross Income** \_\_\_\_\_\_\_\_\_\_\_\_\_

**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.

**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**