

Monthly Income and Expenses - page 1 of 2

Percentages listed here are suggested percentages -- whatever your percentages are on pages 1 and 2, they must not add up to more than 100% or you are going into debt!

INCOME	%	Your %	Budget-Month	Actual Amount	Difference	Budget-Year
Salary			.....	.....	.....	.....
Interest			.....	.....	.....	.....
<hr/>						
GROSS INCOME			.....	.....	.....	.....
LESS: TAXES			.....	.....	.....	.....
Federal tax			.....	.....	.....	.....
State tax			.....	.....	.....	.....
FICA			.....	.....	.....	.....
SHARING PLAN	16%		.....	.....	.....	.....
Tithe [10%]			.....	.....	.....	.....
Church Budget [3%]			.....	.....	.....	.....
Conf. Advance [2%]			.....	.....	.....	.....
World Mission [1%]			.....	.....	.....	.....
Project #1			.....	.....	.....	.....
Project #2			.....	.....	.....	.....
Charity #1			.....	.....	.....	.....
Charity #2			.....	.....	.....	.....
SPENDABLE INCOME			.....	.....	.....	.....
<hr/>						
<u>Future Financial Freedom</u>						
SAVINGS PLAN (10%)	10%		.....	.....	.....	.....
Short-Term [2%]			.....	.....	.....	.....
Reserve [2%]			.....	.....	.....	.....
Emergency			.....	.....	.....	.....
Mid-Term [5%]			.....	.....	.....	.....
Home			.....	.....	.....	.....
Education			.....	.....	.....	.....
Long-Term [3%]			.....	.....	.....	.....
IRA/TSA			.....	.....	.....	.....
SCHOOLING	10%		.....	.....	.....	.....
Current Tuition #1			.....	.....	.....	.....
Current Tuition #2			.....	.....	.....	.....
Student Loan #1			.....	.....	.....	.....
Student Loan #2			.....	.....	.....	.....
SECURITY PLAN	6%		.....	.....	.....	.....
Insurance [5%]			.....	.....	.....	.....
Medical			.....	.....	.....	.....
House			.....	.....	.....	.....
Vehicle			.....	.....	.....	.....
Life			.....	.....	.....	.....
Disability			.....	.....	.....	.....
Long Term Care			.....	.....	.....	.....
Other		
Medical [1%]		
Physician		
Pharmacy		
Optician		
Dentist		
Other		
<hr/>						
Page 1 Subtotals:		

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Current Financial Freedom

SPENDING PLAN	%	Your %	Budget-Mo.	Actual Amt.	Difference	Budget-Yr.
<i>Firm</i>						
Shelter	20%					
Mortgage/Rent						
Home Equity Loan						
Property Tax						
Maintenance						
Yard Upkeep						
Vehicles	10%					
Loan-lease						
Vehicle 1						
Vehicle 2						
Vehicle 3						
Gas/Oil						
Maintenance						
Registration						
Debt (1%)	1%					
Charge Card #1						
Charge Card #2						
Credit Card #1						
Credit Card #2						
<i>Flexible</i>						
Utilities	6%					
Electricity						
Gas						
Water						
Sewer						
Garbage						
Phone-land line						
Phone-internet/DSL						
Phone-cell						
T.V.-cable/satellite						
<i>Fixed</i>						
Household Supplies	10%					
Groceries						
Pet food						
Laundry						
Cleaning						
Cosmetics						
Toiletries						
Clothing	5%					
Dry-cleaning						
Allowances	1%					
Adult						
Child						
Entertainment	1%					
Concerts						
Restaurant						
Sporting events						
Recreation	1%					
Hobbies/Crafts						
Vacation						
Miscellaneous	3%					
Subscriptions						
Gifts-wedding, b.d., etc.						
Gifts-Christmas						
Page 2 subtotals:	58					
Page 1 subtotals:	42					
TOTAL EXPENSES:	100%					