

# Personal Budget

## Monthly Income

Income Type	Monthly	Annual
<b>Gross Income</b>		
<b>Net Income * (.25%)</b>		

## Monthly Expenses

Expense	Monthly Cost	Annual Cost
<b>Tithe/Giving</b>		
<b>Savings</b>		
<b>Housing</b>		
Mortgage/Rent		
Maintenance/Repairs		
Home Owners Ins./Tax		
<b>Utilities</b>		
Electricity		
Water		
Gas		
Phone/Cable/ Internet		
Grocery		
<b>Transportation</b>		
Car Payment		
Gas/ Oil		
Repairs & Maintenance/Lic.		
Auto Insurance		
<b>Personal</b>		
Hygiene/Care		
Life Insurance		
Pet Care		
Entertainment/Dining Out		
Shopping/ Clothes		
Subscriptions		
<b>Personal Debts</b>		
<b>Health Insurance</b>		
<b>Financial Goals</b>		
<b>Travel Expenses</b>		
<b>Other Misc.</b>		
<b>Total Monthly Expenses</b>		

## Discretionary Income

Income Type	Monthly	Annual
<b>Total Monthly Income</b>		
<b>Total Monthly Expenses</b>		
<b>Discretionary Income</b>		

## Debts

Type of Debt	Monthly Pmt.	Total Payoff Amount	Date to pay off
<b>Total Debts</b>			

## Financial Goals

Goal	Amount	Monthly Amount to Save	Date to Complete Goal
<b>Total Amount</b>			

## Accounts

Type of Account	Current Amount	Amount to have & Maintain	Monthly Amount to Save
<b>Total Amount</b>			

List any accounts that you use on a monthly basis to facilitate financial goals