

Personal Budget

Total Monthly Income: _____

Percent	Category	Debts	Cuts?	Amount	Actual Percent	Plus / Minus
10%	Tithe					
	<i>Offerings</i>					
20-25%	Housing					
	<i>Taxes</i>					
	<i>Insurance</i>					
10%	Transportation					
	<i>Fuel</i>					
15%	Food					
	<i>Groceries</i>					
	<i>Eating Out</i>					
> 10%	Utilities					
	<i>Energy</i>					
	<i>Water/Sewer</i>					
	<i>Heating/Gas</i>					
	<i>Phones</i>					
	<i>Internet</i>					
	<i>Other</i>					
15-20%	Insurance					
	<i>Life</i>					
	<i>Auto</i>					
	<i>Home (see above)</i>					
> 5%	Health/Medical					
	<i>Dental</i>					
	<i>Other</i>					
< 10%	Savings					
	<i>401K/Retirement</i>					
	<i>IRA</i>					
	<i>Savings Acct.</i>					
> 10%	Miscellaneous					
	<i>Credit Card</i>					
	<i>Repairs (home, auto, ect)</i>					
	<i>Equipment (computer)</i>					
	<i>Clothing</i>					
	<i>Personal spending</i>					
	<i>Furnishings</i>					
	<i>Giving/Sowing</i>					
	<i>Loans/School</i>					
	<i>Taxes</i>					
	<i>Vacations</i>					
	<i>Holidays/gifts</i>					
> 5%	Recreation					
	<i>Movies, games, TV</i>					
	<i>Smoking/drinking</i>					
	<i>Events/Entertainment</i>					
	<i>Pets/other</i>					
	<i>Boat, motorcycle, RV</i>					

TIP: Meal planning