

## Estimated Monthly Budget

Gross Monthly Income: \_\_\_\_\_  
Salary: \_\_\_\_\_  
Interest: \_\_\_\_\_  
Dividends: \_\_\_\_\_  
Other Income: \_\_\_\_\_

Less:  
1. Giving: \_\_\_\_\_  
2. Taxes (Fed, State, Fica): \_\_\_\_\_

Net Spendable Income: \_\_\_\_\_

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### Living Expenses:

3. Housing: \_\_\_\_\_  
Mortgage or Rent \_\_\_\_\_  
Insurance: \_\_\_\_\_  
Property Taxes: \_\_\_\_\_  
Electricity: \_\_\_\_\_  
Heating/Gas: \_\_\_\_\_  
Water: \_\_\_\_\_  
Garbage Services: \_\_\_\_\_  
Telephone: \_\_\_\_\_  
Maintainance: \_\_\_\_\_  
Cleaning & Supplies: \_\_\_\_\_  
Cable / Internet: \_\_\_\_\_  
Equity Line: \_\_\_\_\_  
Other: \_\_\_\_\_

4. Food: \_\_\_\_\_  
Groceries: \_\_\_\_\_  
Eating Out: \_\_\_\_\_

5. Transportation: \_\_\_\_\_  
Payments: \_\_\_\_\_  
Gas & Oil: \_\_\_\_\_  
Insurance: \_\_\_\_\_  
Maintenance/ Repairs: \_\_\_\_\_  
Other: \_\_\_\_\_

6. Insurance: \_\_\_\_\_  
Life: \_\_\_\_\_  
Medical: \_\_\_\_\_  
Other: \_\_\_\_\_

7. Debts:\* \_\_\_\_\_

8. Entertainment/ Recreation: \_\_\_\_\_  
Babysitter: \_\_\_\_\_  
Vacation: \_\_\_\_\_  
Pets: \_\_\_\_\_  
Other: \_\_\_\_\_

9. Clothing: \_\_\_\_\_

10. Savings: \_\_\_\_\_

11. Medical Expenses: \_\_\_\_\_  
Doctor: \_\_\_\_\_  
Prescriptions: \_\_\_\_\_  
Other: \_\_\_\_\_

12. Miscellaneous: \_\_\_\_\_  
Toiletries/ Cosmetics: \_\_\_\_\_  
Laundry/ Cleaning: \_\_\_\_\_  
Allowances: \_\_\_\_\_  
Subscriptions: \_\_\_\_\_  
Birthdays/ Anniversaries: \_\_\_\_\_  
Weddings/ Showers: \_\_\_\_\_  
Christmas Presents: \_\_\_\_\_  
Postage: \_\_\_\_\_  
Accounting/Legal: \_\_\_\_\_  
Education: \_\_\_\_\_  
Other: \_\_\_\_\_

13. School/Child Care: \_\_\_\_\_  
Tuition: \_\_\_\_\_  
Day Care: \_\_\_\_\_  
Other: \_\_\_\_\_

14. Investments: \_\_\_\_\_

**TOTAL LIVING EXPENSES:** \_\_\_\_\_

Income vs Living Expenses: \_\_\_\_\_

Net Spendable Income: \_\_\_\_\_

Less Total Living Expenses: \_\_\_\_\_

Surplus or Deficit: \$ -

\* Credit Card, Personal Loans, etc. Do not Auto & House Payments