

# FAMILY BUDGET

## MONTHLY

### Income

Gross Salary #1 \_\_\_\_\_  
Gross Salary #2 \_\_\_\_\_  
Net Income #1 \_\_\_\_\_  
Net Income #2 \_\_\_\_\_  
Total Deductions \_\_\_\_\_  
**Take Home Pay** \_\_\_\_\_  
Pension/SS/Unemployment \_\_\_\_\_  
Rental/Other Investments \_\_\_\_\_  
Child Support/Alimony \_\_\_\_\_  
Second Job/Other Income \_\_\_\_\_  
**Total Available Income** \_\_\_\_\_  
Tithes and Offerings \_\_\_\_\_  
**Net Spendable Income** \_\_\_\_\_  
)

### 6) *Medical (3%)*

Medications/Vitamins \_\_\_\_\_  
Doctor Visits \_\_\_\_\_  
Dentist \_\_\_\_\_  
Eye Care/Other \_\_\_\_\_  
**Total Medical** \_\_\_\_\_

### 7) *Legally Required Pmts/Loans-Debts (4%) \*\**

Child Support/Alimony \_\_\_\_\_  
Back Taxes to IRS \_\_\_\_\_  
Student Loans \_\_\_\_\_  
Secured Debts/Loans \_\_\_\_\_  
Other Debts/Legal \_\_\_\_\_  
**Total Legal/Loans-Debts** \_\_\_\_\_

### Essential Living Expenses

#### 1) *Housing (34%)*

Rent (including storage) \_\_\_\_\_  
Mortgage \_\_\_\_\_  
2nd Mortgage/Equity Ln \_\_\_\_\_  
Insurance \_\_\_\_\_  
Property Taxes \_\_\_\_\_  
Association/Maint-Repairs \_\_\_\_\_  
Lawn/Pool \_\_\_\_\_  
Security System \_\_\_\_\_  
Pest Control \_\_\_\_\_  
**Total Housing** \_\_\_\_\_

#### 2) *Utilities (7%)*

Electricity/Natural Gas \_\_\_\_\_  
Home Telephone \_\_\_\_\_  
Cell Phone \_\_\_\_\_  
Water/Sewage/Garbage \_\_\_\_\_  
**Total Utilities** \_\_\_\_\_

#### 3) *Household Food and Supplies (12%)*

Groceries \_\_\_\_\_  
Toiletries/Cleaning Items \_\_\_\_\_  
Lunches (work/school) \_\_\_\_\_  
**Total Food/Household** \_\_\_\_\_

#### 4) *Transportation (15%)*

Auto Payment #1 \_\_\_\_\_  
Auto Payment #2 \_\_\_\_\_  
Auto Insurance \_\_\_\_\_  
Gasoline/Tolls \_\_\_\_\_  
Repairs/Oil Changes \_\_\_\_\_  
Tags/Registration \_\_\_\_\_  
Transit Fares/Parking \_\_\_\_\_  
**Total Transportation** \_\_\_\_\_

#### 5) *Insurance (5%) indicate by\* if part of payroll*

Medical \_\_\_\_\_  
Life \_\_\_\_\_  
Other \_\_\_\_\_  
**Total Insurance** \_\_\_\_\_

### Flexible Living Expenses

#### 8) *Clothing (3%)*

Purchases/Uniforms \_\_\_\_\_  
Dry Cleaning/Laundry \_\_\_\_\_  
**Total Clothing** \_\_\_\_\_

#### 9) *Other Flexible (4%)*

Child Care/Private School \_\_\_\_\_  
College Plan/Expenses \_\_\_\_\_  
Cosmetics \_\_\_\_\_  
Barber/Beauty Salon \_\_\_\_\_  
Charitable Contributions \_\_\_\_\_  
**Total Other Flexible** \_\_\_\_\_

### Optional Living Expenses (8%)

Fitness Club/Recreation \_\_\_\_\_  
Entertainment/Eating Out \_\_\_\_\_  
Cable TV \_\_\_\_\_  
Internet \_\_\_\_\_  
Gifts \_\_\_\_\_  
Vacation \_\_\_\_\_  
Pet Care \_\_\_\_\_  
Allowances \_\_\_\_\_  
Books/CD's \_\_\_\_\_  
Subscriptions \_\_\_\_\_  
Tobacco \_\_\_\_\_  
Miscellaneous/Other \_\_\_\_\_  
**Total Optional** \_\_\_\_\_

### Total Living Expenses

#### Surplus Cash: (5% min.)

(Savings, Investments, or Unsecured Debts)

Foregoing percentages based on national averages relative to Net Spendable Income. If insurance is part of payroll, do not add into Living Expenses.

\*\* If this category does not apply, add the 4% allocation to surplus cash for savings.

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