

ESTIMATED MONTHLY BUDGET

<p>GROSS MONTHLY INCOME: _____</p> <p>Salary: _____</p> <p>Interest: _____</p> <p>Dividends: _____</p> <p>Other Income: _____</p> <p>LESS:</p> <p>1. Giving: _____</p> <p>2. Taxes (Fed., State, FICA): _____</p> <p>NET SPENDABLE INCOME: _____</p> <hr/> <p>LIVING EXPENSES: _____</p> <p>3. Housing: _____</p> <p>Mortgage or Rent: _____</p> <p>Insurance: _____</p> <p>Property Taxes: _____</p> <p>Electricity: _____</p> <p>Heating/Gas: _____</p> <p>Water: _____</p> <p>Garbage Service: _____</p> <p>Telephone: _____</p> <p>Maintenance: _____</p> <p>Cleaning & Supplies: _____</p> <p>Other: _____</p> <p>4. Food: _____</p> <p>5. Transportation: _____</p> <p>Payments: _____</p> <p>Gas & Oil: _____</p> <p>Insurance: _____</p> <p>Maint./Repair/Replace: _____</p> <p>Other: _____</p> <p>6. Insurance: _____</p> <p>Life: _____</p> <p>Medical: _____</p> <p>Other: _____</p> <p>7. Debts: _____</p> <p>(except auto & house payments)</p>	<p>8. Entertainment/Recreation: _____</p> <p>Babysitters: _____</p> <p>Vacation: _____</p> <p>Pets: _____</p> <p>Other: _____</p> <p>9. Clothing: _____</p> <p>10. Savings: _____</p> <p>11. Medical Expenses: _____</p> <p>Doctor: _____</p> <p>Prescriptions: _____</p> <p>Other: _____</p> <p>13. Miscellaneous: _____</p> <p>Toiletries/Cosmetics: _____</p> <p>Laundry/Cleaning: _____</p> <p>Allowances: _____</p> <p>Subscriptions: _____</p> <p>Birthdays/Anniversaries: _____</p> <p>Weddings/Showers: _____</p> <p>Christmas Presents: _____</p> <p>Postage: _____</p> <p>Accounting/Legal: _____</p> <p>Education: _____</p> <p>Other: _____</p> <p>13. School/Child Care: _____</p> <p>Tuition: _____</p> <p>Day Care: _____</p> <p>Other: _____</p> <p>14. Investments: _____</p> <p>TOTAL LIVING EXPENSES: _____</p> <hr/> <p>INCOME VS. LIVING EXPENSES:</p> <p>Net Spendable Income: _____</p> <p>Less Total Living Expenses: _____</p> <p>Surplus or Deficit: _____</p>
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PERCENTAGE GUIDELINE	
Category	Percent of Income (after giving and taxes)
Housing	25-38%
Food	10-15%
Transportation	10-15%
Insurance	3-7%
Debts	0-10%
Entertainment / Recreation	4-7%
Clothing	4-6%
Savings	5-10%
Medical / Dental	4-8%
Miscellaneous	4-8%
School / Child Care	5-10%
Investments	0-15%