

For the month of _____

How money is handled on a monthly basis

PERSONAL BUDGET

| CATEGORY | EXPENSE | AMOUNT AGREED TO SPEND | AMOUNT ACTUALLY SPENT | DIFFERENCE |
|----------------|-----------------------------------|------------------------|-----------------------|------------|
| ESSENTIALS | Stewardship gifts | | | |
| | Other charitable gifts | | | |
| | Groceries | | | |
| | Cleaning supplies | | | |
| | Clothing | | | |
| | Medical and Dental | | | |
| | Childcare/Education/Pet Care | | | |
| | Hygiene | | | |
| TAXES | Federal Income Tax | | | |
| | State Income Tax | | | |
| | Social Security & Medicare | | | |
| | Property Tax | | | |
| SHELTER | Mortgage (principal & interest) | | | |
| | Rent | | | |
| | Utilities | | | |
| | Telephone (local & long distance) | | | |
| | Home maintenance/repair | | | |
| | Other | | | |
| TRANSPORTATION | Auto loan payments | | | |
| | Gasoline | | | |
| | Auto maintenance/repair | | | |
| ENTERTAINMENT | Vacation (savings or spent) | | | |
| | Gifts (birthday and/or Christmas) | | | |
| | Dining out | | | |
| | Newspaper/periodicals | | | |
| | Cable television | | | |
| | Internet service | | | |
| | Miscellaneous | | | |
| | | | | |
| INSURANCE | Life | | | |
| | Auto | | | |
| | Umbrella (excess liability) | | | |
| | Home owner/renter's | | | |
| | Medical (privately paid) | | | |
| | Disability (privately paid) | | | |
| | Long term care coverage | | | |
| INVESTMENTS | Money Market savings/bank | | | |
| | LCEF investments | | | |
| | IRA contributions | | | |
| | Education savings | | | |
| | Miscellaneous | | | |
| CASUAL | Cash | | | |
| | ATM withdrawals | | | |
| DEBT SERVICE | Credit card payments | | | |
| | Personal loan payments | | | |
| | TOTALS | | | |