

Sample Personal Budget

Monthly Income

(1)	Earned Income	\$	
(2)	Unearned Income	\$	
Gross Monthly Income		\$	
(1)	Tithe ____%	\$	
(2)	Save ____%	\$	
(3)	Invest ____%	\$	
(4)	Tax ____%	\$	
Net Spendable Income		\$	

Expenses

		Current	Required	Discretionary
(5)	Housing ____%	\$	\$	\$
(6)	Food ____%	\$	\$	\$
(7)	Automobile ____%	\$	\$	\$
(8)	Insurance ____%	\$	\$	\$
(9)	Entertainment ____%	\$	\$	\$
(10)	Clothing ____%	\$	\$	\$
(11)	Medical ____%	\$	\$	\$
(12)	Debt Service ____%	\$	\$	\$
(13)	School/Child Care ____%	\$	\$	\$
(14)	Travel/Vacation ____%	\$	\$	\$
(15)	Misc. ____%	\$	\$	\$

Total Current Expenses \$

Total Required Expenses \$

Total Discretionary Expenses \$

Budget Analysis

Net Spendable Income	\$	
Less Required Expenses	\$	
Total Surplus/Deficit	\$	