

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	\$	