

MONTHLY BUDGET FORM

Get your monthly bills together as a reference and decide what you are going to spend under the categories listed. Add up each category and write in your totals. When you're done with your budget your total income minus your total expenses should always equal zero. If it doesn't, you will need to look at where you are spending your money and make adjustments.

Now that you have a plan, stick to it, take out cash for things you are likely to spend impulsively on like food, clothing, and entertainment. We've written in a full example for you on the back of this sheet to give you an idea of what a monthly budget could look like.

Visit www.vanguardchurch.org/give



INCOME

| | AMOUNT |
|----------|--------|
| Income 1 | 2,000 |
| Income 2 | 1,500 |
| | 3,500 |

GIVING

| | AMOUNT |
|----------|--------|
| Tithes | 350 |
| Offering | |
| | T350L |

SAVINGS

| | AMOUNT |
|--------------------------------|--------|
| Emergency Fund | 150 |
| Retirement | 150 |
| Other <u>DOWN PAYMENT FUND</u> | 100 |
| | T400L |

HOUSING

| | AMOUNT |
|-----------------------|--------|
| Mortgage / Rent | 800 |
| HOA Fees | |
| Insurance | 50 |
| Repairs / Maintenance | 50 |
| | T900L |

UTILITIES

| | AMOUNT |
|--------------------|--------|
| Elec / Gas / Water | 165 |
| Trash | 25 |
| Phone / Mobile | 100 |
| Internet | 50 |
| Cable | 60 |
| | T400L |

DEBT

| | AMOUNT |
|--------------|--------|
| Credit Card | |
| School Loans | 100 |
| Other _____ | |
| | T100L |

FOOD

| | AMOUNT |
|-------------|--------|
| Restaurants | 100 |
| Groceries | 400 |
| | T500L |

AUTO

| | AMOUNT |
|-----------------------|--------|
| Car Payment | |
| Insurance | 100 |
| Gas | 150 |
| Repairs / Maintenance | 50 |
| | T300L |

PERSONAL

| | AMOUNT |
|--------------------|--------|
| Life Insurance | 50 |
| Health Insurance | |
| Childcare / Sitter | 200 |
| Entertainment | 100 |
| Clothing | 60 |
| Other <u>MISC</u> | 140 |
| Other _____ | |
| Other _____ | |
| Other _____ | |
| Other _____ | |
| | T550L |

Add up totals from all categories and subtract that number from your total income. That should equal zero.

TOTAL 3,500 OME

-

TOTAL 3,500 ENSES

= ZERO

INCOME

AMOUNT

Income 1 _____

Income 2 _____

TOTAL

GIVING

AMOUNT

Tithes _____

Offering _____

TOTAL

SAVINGS

AMOUNT

Emergency Fund _____

Retirement _____

Other _____

TOTAL

HOUSING

AMOUNT

Mortgage / Rent _____

HOA Fees _____

Insurance _____

Repairs / Maintenance _____

TOTAL

UTILITIES

AMOUNT

Elec / Gas / Water _____

Trash _____

Phone / Mobile _____

Internet _____

Cable _____

TOTAL

DEBT

AMOUNT

Credit Card _____

School Loans _____

Other _____

TOTAL

FOOD

AMOUNT

Restaurants _____

Groceries _____

TOTAL

AUTO

AMOUNT

Car Payment _____

Insurance _____

Gas _____

Repairs / Maintenance _____

TOTAL

PERSONAL

AMOUNT

Life Insurance _____

Health Insurance _____

Childcare / Sitter _____

Entertainment _____

Clothing _____

Other _____

Other _____

Other _____

Other _____

Other _____

TOTAL

Add up totals from all categories and subtract that number from your total income. That should equal zero.

TOTAL INCOME

-

TOTAL EXPENSES

= ZERO

INCOME

AMOUNT

Income 1 _____

Income 2 _____

TOTAL

GIVING

AMOUNT

Tithes _____

Offering _____

TOTAL

SAVINGS

AMOUNT

Emergency Fund _____

Retirement _____

Other _____

TOTAL

HOUSING

AMOUNT

Mortgage / Rent _____

HOA Fees _____

Insurance _____

Repairs / Maintenance _____

TOTAL

UTILITIES

AMOUNT

Elec / Gas / Water _____

Trash _____

Phone / Mobile _____

Internet _____

Cable _____

TOTAL

DEBT

AMOUNT

Credit Card _____

School Loans _____

Other _____

TOTAL

FOOD

AMOUNT

Restaurants _____

Groceries _____

TOTAL

AUTO

AMOUNT

Car Payment _____

Insurance _____

Gas _____

Repairs / Maintenance _____

TOTAL

PERSONAL

AMOUNT

Life Insurance _____

Health Insurance _____

Childcare / Sitter _____

Entertainment _____

Clothing _____

Other _____

Other _____

Other _____

Other _____

Other _____

TOTAL

Add up totals from all categories and subtract that number from your total income. That should equal zero.

TOTAL INCOME

-

TOTAL EXPENSES

= ZERO