

Sample Budget Sheet

In the spaces provided, place the dollar amount that you, as a couple, plan to spend or budget on each of the items.

Monthly Income

His _____ Hers _____ Other _____ Total _____

Housing

Rent/Mortgage _____
Utilities _____
Home Repair _____
Phone _____
Internet/Cable _____
Total _____

Auto

Payments _____
Gasoline _____
Insurance _____
Repairs _____
Other _____
Total _____

Groceries

Food _____
Medicine _____
Toiletries _____
Paper goods _____
Other _____
Total _____

Personal

Clothes _____
Gifts _____
Dry Cleaning _____
Salon/Barber _____
Total _____

Recreation

Dining Out _____
Movies, etc. _____
Vacations _____
Pets _____
Total _____

Debt

Credit Card _____
Student Loan _____
Personal Loan _____
Other _____
Total _____

Education

Tuition _____
Books _____
Fees _____
Other _____
Total _____

Medical

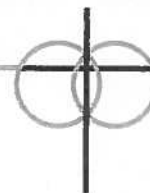
Insurance Premium _____
Prescriptions _____
Dental/Doctor _____
Co Pay _____
Total _____

Contribution

Church _____
Charities _____
Family _____
Other _____
Total _____

Savings

Savings _____
Investments _____
Retirement _____
Total _____



Total Monthly Expenses and Income

Enter the total from each of the categories on page 24.

Housing _____
Personal _____
Education _____
Auto _____
Recreation _____
Medical _____
Groceries _____
Debt _____
Contributions _____
Savings _____
Total Expenses _____

Subtract your total monthly expenses from your total monthly income.

Total Income _____
Total Expenses _____
Positive Balance _____

or

Negative Balance (_____)

After subtracting your total monthly expenses from your total monthly income, you will have either a positive or negative balance.

- If the balance is positive on an ongoing basis—and you have some savings as a cushion—you are headed in the right direction.
- If the balance is negative, you will need to increase your income or decrease your expenses. By doing so, you decrease your chances of being in debt.