

BASIC BUDGET

“The Earth is the Lord’s, and all its fullness...” - Psalms 24:1

<u>Item</u>	<u>Monthly Total</u>	<u>Running Total</u>	<u>Reminders</u>
TAKE HOME PAY	_____	_____	_____
<u>NECESSITIES</u>			
GIVING	_____	_____	_____
Church	_____	_____	_____
Organizations	_____	_____	_____
Gifts	_____	_____	_____
SAVING	_____	_____	_____
Long Term	_____	_____	_____
Intermediate Term	_____	_____	_____
Short Term	_____	_____	_____
Debt Repayment	_____	_____	_____
HOUSING			
First Mortgage	_____	_____	_____
Second Mortgage	_____	_____	_____
NECESSARY UTILITIES			
Electricity	_____	_____	_____
Water	_____	_____	_____
Gas	_____	_____	_____
Trash	_____	_____	_____
*GROCERIES	_____	_____	_____
MEDICAL CARE	_____	_____	_____
NECESSITIES TOTAL	_____	_____	_____

* Indicates a category that would be wise to use cash in envelopes (Envelope System)

LUXURIES

TRANSPORTATION

Car Payment	_____	_____	_____
Car Payment	_____	_____	_____
*Gas & Oil	_____	_____	_____
*Repairs & Tires	_____	_____	_____
Car Insurance	_____	_____	_____

OTHER INSURANCE

Life	_____	_____	_____
Disability	_____	_____	_____

***CLOTHING**

_____	_____	_____
-------	-------	-------

***FURNISHINGS**

_____	_____	_____
-------	-------	-------

***DINING OUT**

_____	_____	_____
-------	-------	-------

TECHNOLOGY

Home Phone	_____	_____	_____
Cable	_____	_____	_____
Cell Phone	_____	_____	_____
Internet	_____	_____	_____

***ENTERTAINMENT**

_____	_____	_____
-------	-------	-------

TRAVEL

_____	_____	_____
-------	-------	-------

***HOBBIES**

_____	_____	_____
-------	-------	-------

***PERSONAL CARE**

Haircut	_____	_____	_____
Beautification	_____	_____	_____

OTHER MISC.

Child Care	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

LUXURIES TOTAL

_____	_____	_____
-------	-------	-------

GRAND TOTAL

Should equal income

_____	_____	_____
-------	-------	-------

GIVE, SPEND, OR SAVE IT ALL ON PAPER