

# Budget Plan

	Sub Total	Total	Actually Spent	% Take Home Pay	Recom'd %
<b>TOTAL MONTHLY INCOME</b>					
Salary					
Interest and Dividends					
Other Income					
<b>EXPENSES</b>					
1. Tithe/Giving					10-15%
2. Saving					5-10%
3. Housing					25-35%
Mortgage or Rent					
Insurance					
Real Estate Taxes					
Maintenance					
Other					
4. Utilities					5-10%
5. Food					5-15%
6. Transportation					10-15%
Payments					
Gas, Oil & Repairs					
Insurance/License					
Other					
7. Clothing					2-7%
7. Medical/Health					5-10%
Life & Health Ins					
Doctor & Dentist					
Prescriptions					
8. Personal					5-10%
Childcare					
Personal Hygiene					
Gifts					
School					
Miscellaneous					
Blow Money					
7. Entertainment/Recreation					5-10%
7. Debts					5-10%
<b>TOTAL EXPENSES</b>					
<i>INCOME VS. LIVING EXPENSES:</i>					
<b>TOTAL INCOME</b>					
<i>Minus Total Expenses</i>					
<b>MONTHLY SURPLUS OR DEFICIT</b>					