



Key Bible Verse: "Do your planning and prepare your fields before building your house." (Prov. 24:27 NLT)

Earnings/Income Per Month		
Salary # 1 (net take-home)		
Salary # 2 (net take-home)		
Other (less taxes)		
Total Monthly Income	\$	

1. Giving	\$	%
Church (Tithe) (10% Gross)		
Other Contributions		

2. Saving	Guide: 5-10%	\$	%
Emergency			
Replacement			
Long Term			

3. Debt	Guide: 0-10%	\$	%
Credit Cards:			
VISA			
MasterCard			
Discover			
American Express			
Gas Cards			
Department Stores			
Education Loans			
Other Loans:			
Bank Loans			
Credit Union			
Family/Friends			
Other			

4. Housing*	Guide: 25-35%	\$	%
Mortgage/Taxes/Rent			
Maintenance/Repairs			
Other			

5. Utilities	Guide: 5-10%	\$	%
Electric*			
Gas*			
Water*			
Trash			
Telephone/Cell Phone			
Internet			
Cable TV			
Other			

6. Food*	Guide: 5-15%	\$	%
Groceries			

7. Auto/Transp.*	Guide: 10-15%	\$	%
Car Payments			
Gas & Bus/Train/Parking			
Oil/Lube/Maintenance			
Other			

8. Clothing*	Guide: 2-7%	\$	%
Clothing			

9. Personal	Guide: 5-10%	\$	%
Household Items			
Personal:			
Liquor/Tobacco			
Cosmetics			
Barber/Beauty			
Gifts			
Other:			
Books/Magazines			
Allowances			
Pets			
Miscellaneous			

10. Entertainment	Guide: 5-10%	\$	%
Going Out:			
Meals			
Movies/Events			
Baby-sitting			
Travel (Vacations/Trips)			
Other:			
Fitness/Sports			
Hobbies			
Media Rental			
Other			

11. Prof. Services/Other	Guide: 5-10%	\$	%
Child Care			
Medical/Dental/Presc.			
Other:			
Legal			
Counseling			
Professional Dues			
Additional			

12. Miscellaneous	Guide: 0-3%	\$	%
Small Cash Expenditures			

TOTAL EXPENSES \$

Total Monthly Income	\$
Less Total Expenses	\$
Income Over/(Under) Expenses	

"You cannot worship both God and Money." (Matt. 6:24 NLT)

*Represents the top categories when going through a financial crisis.
 source: Good Sense Budget Course Willow Creek Community Church and Financial Peace University Dave Ramsey