

# Monthly Budget Sheet

## Income

Take Home Pay \_\_\_\_\_  
Dividends \_\_\_\_\_  
Investments \_\_\_\_\_  
Gifts \_\_\_\_\_  
Other \_\_\_\_\_  
Total = \_\_\_\_\_

## Primary Needs

Donations/Tithe \_\_\_\_\_  
Mortgage/Rent \_\_\_\_\_  
Electric \_\_\_\_\_  
Heat \_\_\_\_\_  
Groceries \_\_\_\_\_  
Gas \_\_\_\_\_  
Phone \_\_\_\_\_  
Insurance (Health) \_\_\_\_\_  
Insurance (Life) \_\_\_\_\_  
Insurance (Home) \_\_\_\_\_  
Insurance (Car) \_\_\_\_\_  
Other \_\_\_\_\_  
Total = \_\_\_\_\_

## Short Term Savings

Vacation \_\_\_\_\_  
Christmas \_\_\_\_\_  
Gifts \_\_\_\_\_  
Other Savings Goals \_\_\_\_\_  
Total = \_\_\_\_\_

## Debt Repayment

Credit Card(s) \_\_\_\_\_  
Car Payment \_\_\_\_\_  
Student Loan \_\_\_\_\_  
Private Loan \_\_\_\_\_  
Other \_\_\_\_\_  
Total = \_\_\_\_\_

## Long Term Savings

Retirement Fund \_\_\_\_\_  
Emergency Fund \_\_\_\_\_  
New Car Fund \_\_\_\_\_  
College Fund \_\_\_\_\_  
Other Savings Goals \_\_\_\_\_  
Total = \_\_\_\_\_

## Secondary Needs

Education \_\_\_\_\_  
Tuition \_\_\_\_\_  
Prescriptions \_\_\_\_\_  
Kids' Activities \_\_\_\_\_  
Clothing \_\_\_\_\_  
Dining Out \_\_\_\_\_  
Entertainment \_\_\_\_\_  
Personal Care \_\_\_\_\_  
Cable/Satellite \_\_\_\_\_  
Other \_\_\_\_\_  
Total = \_\_\_\_\_

## Financial Summary

Income \$ \_\_\_\_\_  
*minus*  
Debt Repayment \$ \_\_\_\_\_  
Primary Needs \$ \_\_\_\_\_  
Secondary Needs \$ \_\_\_\_\_  
Short Term Savings \$ \_\_\_\_\_  
Long Term Savings \$ \_\_\_\_\_  
Bottom Line \$ \_\_\_\_\_

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