

# where our money is going monthly summary

## 1. Give:

Church \_\_\_\_\_  
 Charities \_\_\_\_\_  
 Individuals \_\_\_\_\_

**Total Giving:** \_\_\_\_\_

## 2. Save:

Retirement \_\_\_\_\_  
 College Fund \_\_\_\_\_  
 Emergency Fund \_\_\_\_\_  
 Other \_\_\_\_\_

**Total Savings:** \_\_\_\_\_

## 3. Live:

### Housing:

Mortgage / Rent \_\_\_\_\_  
 Taxes / Insurance \_\_\_\_\_  
 Electricity \_\_\_\_\_  
 Gas / Heating Oil \_\_\_\_\_  
 Water \_\_\_\_\_  
 Telephone \_\_\_\_\_  
 Cell Phone(s) \_\_\_\_\_  
 Cleaning \_\_\_\_\_  
 Cable / Satellite TV \_\_\_\_\_  
 Internet \_\_\_\_\_  
 Repairs / Maintenance \_\_\_\_\_  
 Furniture / Decorations /  
 Improvements \_\_\_\_\_  
 Termite / Pest Control \_\_\_\_\_  
 Other \_\_\_\_\_

**Total Housing:** \_\_\_\_\_

### Transportation:

Public Transportation \_\_\_\_\_  
 Car Payments \_\_\_\_\_  
 Gasoline \_\_\_\_\_  
 Parking \_\_\_\_\_  
 Repairs / Maintenance \_\_\_\_\_  
 Insurance \_\_\_\_\_  
 Personal Property  
 Taxes / Licenses \_\_\_\_\_

**Total Transportation:** \_\_\_\_\_

### Entertainment and Recreation:

Eating Out \_\_\_\_\_

Babysitting \_\_\_\_\_  
 Activities / Hobbies \_\_\_\_\_  
 Trips / Vacations \_\_\_\_\_  
 Music / Books / DVDs \_\_\_\_\_  
 Other \_\_\_\_\_

**Total Entertainment  
and Recreation:** \_\_\_\_\_

### Medical and Dental:

Doctors and  
 Dentists \_\_\_\_\_  
 Prescriptions \_\_\_\_\_  
 Co-payments \_\_\_\_\_  
 Other \_\_\_\_\_

**Total Medical  
and Dental:** \_\_\_\_\_

### Groceries and Household:

Groceries \_\_\_\_\_  
 Household Supplies \_\_\_\_\_  
 Other \_\_\_\_\_

**Total Groceries and  
Household:** \_\_\_\_\_

### Clothing and Personal Items:

Clothes Purchases \_\_\_\_\_  
 Shoes \_\_\_\_\_  
 Cosmetics \_\_\_\_\_  
 Laundry and  
 Cleaning \_\_\_\_\_  
 Hair Salon/Barber \_\_\_\_\_  
 Alimon \_\_\_\_\_  
 Child Support \_\_\_\_\_

**Total Clothing and  
Personal Items:** \_\_\_\_\_

### Insurance:

Life \_\_\_\_\_  
 Health (if not withheld  
 from paycheck) \_\_\_\_\_  
 Disability \_\_\_\_\_  
 Other \_\_\_\_\_

**Total Insurance:** \_\_\_\_\_

### Gifts:

Friends \_\_\_\_\_  
 Family \_\_\_\_\_

**Total Gifts:** \_\_\_\_\_

### Education and Children:

Tuition / Books / Etc. \_\_\_\_\_  
 College Room  
 and Board \_\_\_\_\_  
 Child Care \_\_\_\_\_  
 Camps and  
 Activities \_\_\_\_\_  
 Lessons \_\_\_\_\_  
 Lunches \_\_\_\_\_  
 Allowances \_\_\_\_\_  
 Other \_\_\_\_\_

**Total Education  
and Children:** \_\_\_\_\_

### Miscellaneous:

Pets \_\_\_\_\_  
 Magazines /  
 Newspapers \_\_\_\_\_  
 Yard Care \_\_\_\_\_  
 Other \_\_\_\_\_

**Total**

**Miscellaneous:** \_\_\_\_\_

**Total Living  
Expenses:** \_\_\_\_\_

## 4. Limit Debt:

Total Credit Card  
 Payments \_\_\_\_\_  
 Total Loan  
 Repayments \_\_\_\_\_  
 Other \_\_\_\_\_

**Total Debt  
Payments:** \_\_\_\_\_

## Summary

**Combined  
Monthly  
Income** + \_\_\_\_\_  
 (after taxes)

**Where Our  
Money  
Is Going** - \_\_\_\_\_  
 (add totals 1-4)

**Monthly  
Margin** = \_\_\_\_\_  
**or Deficit**

# where we would like our money to go monthly budget

## 1. Give:

Church \_\_\_\_\_  
 Charities \_\_\_\_\_  
 Individuals \_\_\_\_\_

**Total Giving:** \_\_\_\_\_

## 2. Save:

Retirement \_\_\_\_\_  
 College Fund \_\_\_\_\_  
 Emergency Fund \_\_\_\_\_  
 Other \_\_\_\_\_

**Total Savings:** \_\_\_\_\_

## 3. Live:

### Housing:

Mortgage / Rent \_\_\_\_\_  
 Taxes / Insurance \_\_\_\_\_  
 Electricity \_\_\_\_\_  
 Gas / Heating Oil \_\_\_\_\_  
 Water \_\_\_\_\_  
 Telephone \_\_\_\_\_  
 Cell Phone(s) \_\_\_\_\_  
 Cleaning \_\_\_\_\_  
 Cable / Satellite TV \_\_\_\_\_  
 Internet \_\_\_\_\_  
 Repairs / Maintenance \_\_\_\_\_  
 Furniture / Decorations /  
 Improvements \_\_\_\_\_  
 Termite / Pest Control \_\_\_\_\_  
 Other \_\_\_\_\_

**Total Housing:** \_\_\_\_\_

### Transportation:

Public Transportation \_\_\_\_\_  
 Car Payments \_\_\_\_\_  
 Gasoline \_\_\_\_\_  
 Parking \_\_\_\_\_  
 Repairs / Maintenance \_\_\_\_\_  
 Insurance \_\_\_\_\_  
 Personal Property \_\_\_\_\_  
 Taxes / Licenses \_\_\_\_\_

**Total Transportation:** \_\_\_\_\_

### Entertainment and Recreation:

Eating Out \_\_\_\_\_

Babysitting \_\_\_\_\_  
 Activities / Hobbies \_\_\_\_\_  
 Trips / Vacations \_\_\_\_\_  
 Music / Books / DVDs \_\_\_\_\_  
 Other \_\_\_\_\_

**Total Entertainment and Recreation:** \_\_\_\_\_

### Medical and Dental:

Doctors and Dentists \_\_\_\_\_  
 Prescriptions \_\_\_\_\_  
 Co-payments \_\_\_\_\_  
 Other \_\_\_\_\_

**Total Medical and Dental:** \_\_\_\_\_

### Groceries and Household:

Groceries \_\_\_\_\_  
 Household Supplies \_\_\_\_\_  
 Other \_\_\_\_\_

**Total Groceries and Household:** \_\_\_\_\_

### Clothing and Personal Items:

Clothes Purchases \_\_\_\_\_  
 Shoes \_\_\_\_\_  
 Cosmetics \_\_\_\_\_  
 Laundry and Cleaning \_\_\_\_\_  
 Hair Salon/Barber \_\_\_\_\_  
 Alimony \_\_\_\_\_  
 Child Support \_\_\_\_\_

**Total Clothing and Personal Items:** \_\_\_\_\_

### Insurance:

Life \_\_\_\_\_  
 Health (if not withheld from paycheck) \_\_\_\_\_  
 Disability \_\_\_\_\_  
 Other \_\_\_\_\_

**Total Insurance:** \_\_\_\_\_

### Gifts:

Friends \_\_\_\_\_  
 Family \_\_\_\_\_

**Total Gifts:** \_\_\_\_\_

### Education and Children:

Tuition / Books / Etc. \_\_\_\_\_  
 College Room and Board \_\_\_\_\_  
 Child Care \_\_\_\_\_  
 Camps and Activities \_\_\_\_\_  
 Lessons \_\_\_\_\_  
 Lunches \_\_\_\_\_  
 Allowances \_\_\_\_\_  
 Other \_\_\_\_\_

**Total Education and Children:** \_\_\_\_\_

### Miscellaneous:

Pets \_\_\_\_\_  
 Magazines / Newspapers \_\_\_\_\_  
 Yard Care \_\_\_\_\_  
 Other \_\_\_\_\_

**Total Miscellaneous:** \_\_\_\_\_

### Total Living Expenses:

## 4. Limit Debt:

Total Credit Card Payments \_\_\_\_\_  
 Total Loan Repayments \_\_\_\_\_  
 Other \_\_\_\_\_

**Total Debt Payments:** \_\_\_\_\_

## Summary

**Combined Monthly Income** + \_\_\_\_\_  
 (after taxes)

**Where We Would Like Our Money to Go** - \_\_\_\_\_  
 (add totals 1-4)

**Monthly Margin or Deficit** = \_\_\_\_\_