

Monthly Budget/Spending Plan

Note: Percentages are suggested as a point of beginning and may be adjusted as needed—except for taxes.

INCOME (Monthly)	BUDGET AMOUNT: Percentage	BUDGET AMOUNT: Dollar	ACTUAL AMOUNTS	VARIANCE	COMMENTS
Salary					
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Other:					
Total Income	100 %				
EXPENSES					
Tithe	10				
Offerings	5				
Taxes (F, S, FICA)	21				
Emergency Fund	1				
Retirement	5				
Savings	5				
<i>Total Expenses</i>	<i>47</i>				
FIXED EXPENSES					
Mortgage / Rent	20				
Property Taxes	4				
Auto Loan/Rep	4				
Insurance	0.5				
<i>Total Fixed</i>	<i>28.5</i>				
VARIABLE EXPENSES					
Food	9				
Utilities	5				
Clothing	.5				
Transportation	6				
Personal/Health Care	2.5				
Books, Gifts, Misc.	1.5				
<i>Total Variable</i>	<i>24.5</i>				
TOTAL*	100				<i>*Must equal income</i>