**MONTHLY BUDGET WORKSHEET**

INCOME FOR THE MONTH OF: A MOUNT

Monthly gross income (total income before deduc tions) $

Other income (interest, etc.)

TOTA L MONT HLY GROSS INCOME =$ 0

DEDUCTIONS

FITW - Federal Income Tax W it hholding (if applic able) $

SITW - State Income Tax W it hholding (if applicable) FICA - Social Sec urity

FICA - Medicar e

Other deduc tions (for example, Flexible Spending Account)

Total Deduct ions =$ 0

Total Monthly Net Income (total monthly gross income minus total deductions) =$ 0

MONTHLY EXPENSES A MOUNT PLANNED AC TUAL CHA R ITA BLE GIVING

Place of worship $ $

Other

SAV INGS/ INV ESTMENTS (target at least 10°/o-15°/o of monthly net income)

Emergenc y f und $ $

Retirement accounts (IRA , 401(k), etc.) Other

HOME/UTILITIES

Food $ $

Rent/Mor tgage payment

Proper ty taxes (1/12 of total annual ex pense) Utilities

Home maintenance Furnitur e

Phone/Cell phone

Internet serv ice provider (ISP)

DEBT

Credit cards $ $ •

Loans '

INSUR A NCE

A uto $ $

Property (renters, homeowner s)

. Health I

Lif e

Long-term care Disability

EDUCATION

Tuition $ $

Room/Board / Travel

Book s/ School supplies/Uniforms

TR ANS PORTATION

Vehic le payment $ $

Gasoline/ Parking/ Tolls/ Public transpor tation Vehic le maintenance

Registration/ License f ees (1/12 of tot al annual ex pense)

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