

Personal / Family Budget
Six Month Cash Flow Summary

INCOME

Church						
Regular Supporters						
Other Monthly						
Periodic Gifts						
Other						
<u>TOTAL INCOME</u>						

SPENDING

SHELTER

Rent						
Insurance						
Mortgage						
Taxes						
Gas						
Electricity						
Water						
Garbage						
Telephone						
Maintenance / Upkeep						
Repairs						
Furniture						
Other						

TOTALS:						

SPENDING

TRANSPORTATION :

Car Payments						
Fuel						
Insurance						
Maintenance / Repairs						
Additional Vehicle(s)						
License / Registration						
Other						
TOTALS						

ESSENTIALS :

Food / Groceries						
Clothing						
Personal Supplies						
Life Insurance						
Disability Insurance						
Medical Insurance						
Dental Care / Insurance						
Medical / Medicines						
Child Care						

Personal Grooming						
Other						
TOTALS						

SPENDING

DEBTS:

Home Equity Loans						
Credit Cards						
Loans						
Other						
TOTALS :						

INVESTMENTS :

Savings / Investments						
Retirement Plan						
Contributions						
Education						
Other						
TOTALS:						

<u>TOTALS OF ALL COLUMNS :</u>						
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<u>NET MARGIN</u>						
<u>TOTALS :</u>						

NOTE : The Net Margin is the difference between your actual Income and Spending.

<u>OVERALL TOTALS</u>	
<u>OF SPENDING</u>	
<u>COLUMNS :</u>	

<u>OVERALL TOTALS</u>	
<u>OF NET MARGIN</u>	
<u>COLUMNS</u>	

SPENDING

EXTRAS:

Tithing / Offering						
Gifts						
Christmas						
Entertainment						
Misc. Cash						
Pets						
Vacations						
TV / Video						
Maintenance						
Health Club /						
Squash						
Newspapers /						
Magazines						
Emergency Fund						
Other						

<u>TOTALS :</u>						
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MINISTRY :

Airfares						
Room / Board						
Tuition						
Mailings / Newsletters						
Meals Out						
Motels						
Fuel						
Books						
Stationery						
Other						
<u>TOTALS :</u>						