

2010 Annual Budget

Beloved, I pray that you may prosper in all things and be in health, just as your soul prospers.

3 John 2



Income

(1) _____
 (2) _____
 (3) _____

Total Income

Expenses

Tithe 10% Total Income / 10 =

Saving & Investment 10% Total Income / 10 =

Offerings \$ _____ per month X 12 =

Mortgage / Rent \$ _____ per month X 12 =

Utilities

Gas /Electric \$ _____ per month X 12 =

Water \$ _____ per quarter X 4 =

Telephone \$ _____ per month X 12 =

Internet \$ _____ per month X 12 =

Cable \$ _____ per month X 12 =

Waste \$ _____ per quarter X 4 =

Services \$ _____ per month X 12 =

Childcare \$ _____ per week X 50 =

Auto

Loan \$ _____ per month X 12 =

Insurance \$ _____ per month X 12 =

Gas \$ _____ per week X 52 =

Estimated Repairs \$ _____ per month X 12 =

Debt Reduction

_____ \$ _____ per month X 12 =

_____ \$ _____ per month X 12 =

_____ \$ _____ per month X 12 =

Total Expenses (Page 1)

2010 Annual Budget

<u>Food</u>						
Groceries	\$ _____	per week	X	52	=	<input type="text"/>
Work Lunches	\$ _____	per week	X	50	=	<input type="text"/>
School Lunches	\$ _____	per week	X	40	=	<input type="text"/>
<u>Education</u>						
	\$ _____	per month	X	12	=	<input type="text"/>
<u>Medical</u>						
Insurance	\$ _____	per month	X	12	=	<input type="text"/>
Doctors	\$ _____	per month	X	12	=	<input type="text"/>
Dentist / Orthodontist	\$ _____	per month	X	12	=	<input type="text"/>
Medicine	\$ _____	per month	X	12	=	<input type="text"/>
Optical	\$ _____	per month	X	12	=	<input type="text"/>
<u>Life Insurance</u>	\$ _____	per month	X	12	=	<input type="text"/>
<u>Clothing</u>						
Purchases	\$ _____	per month	X	12	=	<input type="text"/>
Cleaning	\$ _____	per month	X	12	=	<input type="text"/>
<u>Entertainment</u>						
Vacations	\$ _____	per month	X	12	=	<input type="text"/>
Dates / Dinners	\$ _____	per month	X	12	=	<input type="text"/>
Sporting Expenses	\$ _____	per month	X	12	=	<input type="text"/>
Holiday Spending	\$ _____	per month	X	12	=	<input type="text"/>
<u>Other</u>						
_____	\$ _____	per week	X	52	=	<input type="text"/>
_____	\$ _____	per week	X	52	=	<input type="text"/>
_____	\$ _____	per month	X	12	=	<input type="text"/>
_____	\$ _____	per month	X	12	=	<input type="text"/>
					Total Expenses	<input type="text"/>
Total Income	_____	-	Total Expenses	_____	=	<input type="text"/>

General Guidelines - Average Household Costs for Family of Four:			
Gross Income	100%	Transportation	7-13%
Tithe	10%	Entertainment	6-8%
Taxes	17-22%	Medical	3-5%
Housing	26-35%	Insurance	2-5%
Food	10-20%	Miscellaneous	9-10%
Clothing	4-5%	Savings or Debt Payment	5-30%