

Anticipated Monthly Expenses

Giving

VBC _____
Organization 2 _____
Organization 3 _____
Organization 4 _____
Discretionary _____

Housing

Mortgage/Rent _____
Property Taxes _____
Insurance _____
Utilities _____
 Electric _____
 Gas _____
 Water _____
 Trash _____
 Sewer _____
 Home Phone _____
 Cel Phone _____
 ISP _____
 Cable/Dish _____
 Other _____
Maintn'c/Upkeep _____
Improvements _____
Other _____

Groceries

Health

Insurance 1 _____
Insurance 2 _____
Doctor Visits _____
Dental _____
Eyes _____
Medication _____
Other _____

Clothing

Husband _____
Wife _____
Kids _____

Recreation

Eating Out _____
Movies/Activities _____
Kid Sitter _____
Vacations _____
Boat _____
Camper _____
Hobby _____
Other _____

Life Insurance

Husband _____
Wife _____
Kids _____
Other _____
Other _____

Debt Buy Down

Consumer _____
Auto Loan _____
Mortgage _____
Student Loan _____
Other Buydown _____

Savings (Emerg Fund)

Anticipated Monthly Expenses

Transportation

Payments _____
 Auto 1 _____
 Auto 2 _____
Insurance _____
 Auto 1 _____
 Auto 2 _____
Tags/Taxes _____
 Auto 1 _____
 Auto 2 _____
AutoClub _____
Fluids (Gas, Oils) _____
Maintenance _____
Improvement _____
Toll, Rail, Bus _____
Other _____

Personal Allowances

Husband _____
Wife _____
Kids _____

Miscellaneous

Film/Developing _____
Toiletries _____
Hair Cuts _____
Paper Goods _____
Subscriptions _____
Dues _____
Pets _____
Other _____

Gifts

Birthdays _____
Christmas _____
Anniversaries _____
Other _____

School/Childcare

Tuition _____
Day Care _____
Meals _____
Supplies _____

Investments

Retirement _____
Investments _____
College Funds _____
Business Start Up _____
Other _____

Total Expenses

(Add up all categories)

Net Income _____

Total Expenses - _____

Shortfall or Unallocated Surplus = _____