

SAMPLE PERSONAL BUDGET

<u>2015</u>	Budgeted	January	February	March	April	May	June	July	August	September	October	November	December	Total	Ann. Budget
INCOME															
Sally Salary		3750	3750	3750										7500	45000
Jack Salary	4416.67	4416.67	4416.67											8833.34	53000.04
Housing Allowance	1500	1500	1500											3000	18000
Reimbursable Mileage	83.33	115	79											194	999.96
Gifts	416.67	0	0											0	0
Interest/Dividends	41.66	141.45	32											173.45	0
Total	10208.33	9923.12	9777.67	0	0	0	0	0	0	0	0	0	0	19700.79	117000
EXPENSES															
Giving															
Tithe		-1,021	-1,021	-1,021										-2,042	-12249.96
Capital	-333.34	333.34	333											666.68	-4000.08
Other	-100	-45	-75												
Taxes															
Sally Fed		-525	-525	-525										-1,050	-6300
Jack Fed		-300	-300	-300										-600	-3600
Social Security/Medical		-1140	-1140	-1,140										-2,280	-13680
Sally State		-200	-200	-200										-400	-2400
Jack State		-112	-112	-112										-224	-1344
Personal Property		-78.75	0	0										0	-945
Debt															
Home Loan		-1100	-1089	-1,089										-2178	-13200
Car Payment		-425	-425	-425										-850	-5100
Household															
Cell Phone		-200	-199.31	-199										-398.62	-2400
Groceries		-750	-598	-632										-1230	-9000
Kids Lunch		-20	-60	0										-60	-240
Medical		-150	-76.53	-39.98										-116.51	-1800
Clothing		-125	-36.57	-19.49										-56.06	-1500
Home & Garden		-300	-299.64	-10.24										-309.88	-3600
Misc/Furnishings		-300	-279.42	-325.55										-604.97	-3600
Water Bill		-100	-93.45	-87.51										-180.96	-1200
Electric Bill		-100	-98	-98										-196	-1200
Landline Bill/Cable/Inte		-200	-193.23	-193.24										-386.47	-2400
Entertainment															
Entertainment		-250	-335.97	-174.96										-510.93	-3000
Travel		-200	0	0										0	-2400
Extracurricular															
Piano Lessons		-45	-45	-45										-90	-540
Soccer Registration		-55	0	-55										-55	-660
Swimming Lessons		-12	0	0										0	-144
Automotive															
Gas		-375	-232	-250.05										-482.05	-4500
Insurance		-145	-855	0										-855	-1740
Maintenance		-100	0	-57.34										-57.34	-1200
Insurance															
Sally Life Insurance		-18	-18	-18										-36	-216
Jack Life Insurance		-33	-33	-33										-66	-396
Kids Life Insurance		-30	-30	-30										-60	-360
Jack/Kids Health Insura		-175	-175	-175										-350	-2100
Savings															
Sally PIP		-400	-400	-400										-800	-4800
Jack 401(K)		-450	-450	-450										-900	-5400
General		-50	0	0										0	0
College Savings		-250	-250	-250										-500	-3000
Unexpected		0	-20.63	0										-20.63	0
Total	-10,168	-9,302.41	-8,097.33	0	0	0	0	0	0	0	0	0	0	-17,400	-120215
Net	40	620.71	1,680.34	0	0	0	0	0	0	0	0	0	0	2,301	-3215.04