

Joyful Generosity!

Monthly giving and budgeting tool

NET INCOME PER MONTH _____

Month / Year _____

- Salary _____
- Interest _____
- Dividends _____
- Other (_____) _____
- Other (_____) _____

OBLIGATIONS

- | | |
|---|--|
| <p>1. Church Offering _____</p> <p>2. Housing _____</p> <ul style="list-style-type: none"> Mortgage or Rent _____ Insurance _____ Property Taxes _____ Electricity¹ _____ Water² _____ Gas³ _____ Sanitation⁴ _____ Telephone⁵ _____ Maintenance _____ Other (_____) _____ Other (_____) _____ <p>3. Automobile(s) _____</p> <ul style="list-style-type: none"> Payments _____ Fuel⁶ _____ Insurance _____ License/Taxes _____ Maintenance/Repair _____ <p>4. Insurance _____</p> <ul style="list-style-type: none"> Life _____ Medical _____ Other (_____) _____ <p>5. Medical Expenses _____</p> <ul style="list-style-type: none"> Medical Doctor _____ Dentist _____ Medication _____ Other (_____) _____ <p>6. Debts _____</p> <ul style="list-style-type: none"> Credit Card _____ Loans and Notes _____ Other (_____) _____ Other (_____) _____ | <p>7. Groceries _____</p> <p>8. Clothing _____</p> <p>9. Miscellaneous _____</p> <ul style="list-style-type: none"> Toiletries/Cosmetics _____ Beauty/Barber _____ Household Supplies _____ Home Decor _____ Home Electronics _____ Gifts (incl. Christmas) _____ Pet Care _____ Cash _____ Other (_____) _____ <p>10. School/Childcare _____</p> <ul style="list-style-type: none"> Tuition _____ Supplies _____ Transportation _____ Day Care _____ Allowances/Lunches _____ Lessons (Piano, etc.) _____ Sports _____ Other (_____) _____ <p>11. Savings and Investments _____</p> <p>12. Entertainment/Recreation _____</p> <ul style="list-style-type: none"> Eating Out _____ Leisure Activities⁷ _____ Babysitters _____ Vacation _____ Subscriptions⁸ _____ Cable or Satellite TV⁵ _____ Internet⁵ _____ Other (_____) _____ <p>TOTAL OBLIGATIONS _____</p> |
|---|--|

INCOME VERSES OBLIGATIONS
 Net Income, Less Obligations _____

