

# BUDGET SHEET

CLEAR VISION. CONFIDENT STEPS



GUIDESTONE  
FINANCIAL INSIGHTS

Income	
Monthly Net Salary	\$
Other	\$
<b>Total Income</b>	<b>\$</b>

## Expenses

### Housing

Mortgage/Rent	\$
Property Taxes	\$
Maintenance	\$
Homeowner's Insurance	\$
Phone	\$
Water/Sewer/Trash	\$
Gas	\$
Electric	\$
Cable	\$
Internet	\$
Subscriptions (Netflix, Hulu, etc.)	\$

### Transportation

Auto Payment	\$
Auto Insurance	\$
Gas	\$
Maintenance	\$
Tolls/Parking	\$
Other	\$

### Loan Payments/Savings

Credit Card Payments	\$
Student Loans	\$
Other Loan Payments	\$
Savings/Investing	\$
Other	\$

**Totals** **\$**

## Expenses

### Household/Personal

Groceries	\$
Personal Care	\$
Clothing/Dry Cleaning	\$
Domestic Help	\$
Professional Dues	\$
Dependent/Child Care	\$
Education/School	\$
Cash/Allowances	\$

### Pets

Medical	\$
Food/Supplies/Toys	\$

### Personal Insurance

Health Insurance	\$
Life Insurance	\$
Disability Insurance	\$
Long-term Care Insurance	\$
Medical/Dental/Drugs	\$

### Discretionary

Dining Out	\$
Recreation/Club Dues	\$
Movies/Sporting Events	\$
Hobbies	\$
Vacation/Travel	\$
Gift/Contributions	\$
Other	\$

**Total Expenses** **\$**

## TOTALS

<b>TOTAL INCOME</b>	<b>\$</b>
<b>TOTAL EXPENSES</b>	<b>\$</b>
<b>SPENDABLE INCOME</b> (Income minus expenses)	<b>\$</b>