Your Budget Sheet  (round up to whole dollars)

<table>
<thead>
<tr>
<th>Monthly Gross Salary</th>
<th>Less taxes DEDUCTIONS (Tax, Medical, 401(k)) = “Disposable Income”</th>
<th>Less ‘Necessities’ Monthly Expenses = “Discretionary Income”</th>
</tr>
</thead>
<tbody>
<tr>
<td>$________</td>
<td>$____                  $________</td>
<td>$____</td>
</tr>
</tbody>
</table>

**HOUSING** $____
- PI: Mortgage (rent) ________
- TI: Taxes/Insurance ________
- Telephone/Mobile ________
- Internet / Cable ________
- Maintenance ________
- Utilities ________
- Trash Service ________
- Furnishings ________

**CLOTHING** $____
- Doctor/Dentist ________
- Medication ________

**MEDICAL** $____
- Groceries ________
- Eating Out ________

**FOOD** $____

**VACATION/TRAVEL** $____

**AUTO** $____
- Payment(s) ________
- Gas & Oil ________
- Insurance ________
- Repair ________
- Taxes/License ________
- Parking ________

**PERSONAL** $____
- Cosmetics & Toiletries ________
- Other ________
- Books/Subscriptions ________
- Laundry ________
- Allowance(s) ________
- Hair Cuts ________

**LIFE INSURANCE** $____

**SAVINGS** $____

**TITHE** $____
- Emergency Fund ________
- Other Investments ________
- Auto Replacement ________
- Other ________

**EDUCATION** $____
- Birthday ________
- Christmas ________
- Other ________

**GIFTS** $____
- Day Care ________
- Tuition ________
- Materials ________

**DEBTS** $____
- Credit Card(s) ________
- School Loans ________
- Other ________

**CHILDCARE** $____
- Eating Out ________
- Baby Sitters ________
- Video / Movies ________

**ENTERTAINMENT** $____

**TOTAL EXPENSES** $________

<table>
<thead>
<tr>
<th>=</th>
<th>List of Assets/Current Value</th>
<th>List of Liabilities/Amount Owed</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Value of home</td>
<td>1. House</td>
<td></td>
</tr>
<tr>
<td>2. Value of car(s)</td>
<td>2. Car</td>
<td></td>
</tr>
<tr>
<td>3. Checking/Savings Accounts</td>
<td>3. Credit Cards</td>
<td></td>
</tr>
<tr>
<td>4. Long-term investments</td>
<td>4. Student Loans</td>
<td></td>
</tr>
</tbody>
</table>

**Net Worth** = Total Value of Assets – Total Value of Liabilities