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BLESSED BUDGET WORKSHEET

GROSS INCOME Salary 1 \$ _____ Salary 2 _____ Other Income _____ Total Gross Income _____ MINUS Tithe \$ _____ Offerings _____ Payroll Taxes _____ Total Deductions _____ Net Spendable Income \$ _____	ENTERTAINMENT Vacation _____ Babysitter _____ Eating Out _____ Movies _____ Golf _____ Ballgames _____ Other Activities _____ Total Ent. Expense _____
HOUSING Mortgage/Rent _____ Water _____ Electricity _____ Gas _____ Telephone _____ Cable TV _____ Garbage Pick-up _____ Maintenance/Repairs _____ Other _____ Total Housing Expenses _____	MEDICAL EXPENSES Family Doctor _____ Dentists _____ Eye Doctor _____ Specialists _____ Prescriptions _____ Other _____ Total Medical Expenses _____
TRANSPORTATION Car Payments _____ Bus/Train _____ Gas _____ Insurance _____ Ad Valorem Taxes _____ Maintenance _____ Total Transp. Expenses _____	MISCELLANEOUS Beauty Salon _____ Nail Salon _____ Barber _____ Cosmetics _____ Toiletry Items _____ Subscriptions _____ Gifts _____ Lunch Money _____ Other _____ Total Misc. _____

<p>INSURANCE Medical _____ Life _____ Dental _____ Other _____</p> <p>Total Ins. Expenses _____</p>	<p>SCHOOL/DAYCARE Day Care Fees _____ School Tuition _____ School Books _____ Supplies _____ Other _____</p> <p>Total School Expenses _____</p>
<p>GROCERIES</p> <p>Total Grocery Expense _____</p>	<p>PET CARE Food _____ Vet Fees _____ Grooming _____ Other _____</p> <p>Total Pet Care Expenses _____</p>
<p>CLOTHING</p> <p>Total Clothing Expense _____</p>	<p>INVESTMENTS 401- K OR 403-B _____ Other _____</p> <p>Total Investment Exp. \$ _____</p>
<p>SAVINGS ACCOUNT</p> <p>Total Savings _____</p>	<p>Total all of your expenses and enter the sum on the line below:</p> <p>Total Expenses \$ _____</p>
<p>DEBTS Credit Card Payments _____ Loans _____ Other _____</p> <p>Total Debts _____</p>	<p>Retrieve your net spendable income total from column one and enter it below:</p> <p>Net Spendable Income \$ _____</p>
	<p>Now subtract your net spendable income from your total expenses and enter the amount below:</p> <p>Overflow/Deficiency \$ _____</p>

ADDITIONAL HELP

Remember, this budget sheet serves only as a guide. You may have additional expenses that will need to be added, or expenses that can be deleted. Make adjustments as you see the need.

Overflow/Deficiency

- An overflow means that your income exceeds your expenses. More money comes in than goes out.
- A deficiency means that your expenses exceed your income. More money goes out than comes in.

If your budget indicates a deficiency, take the following steps:

1. Double check your addition
2. Carefully examine your expenses to see if there are any unnecessary expenses you can eliminate.
3. Create another stream of income
4. Pay your tithes regularly

“And he will give you all you need from day to day if you live for him and make the Kingdom of God your primary concern.” *Matthew 6:33 NLT*

In Christ,

Ministers Mike and Wanda

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