

## A simple budget worksheet

### Expenses:

Tithe  
Offering  
Mortgage/Rent  
Visa Credit Card  
Mastercard Credit  
Comcast TV/Verizon TV  
Netflix  
Credit Union loan  
Car payment  
Car insurance  
Mobile phone  
Electric  
Gas  
Water bill  
Emergency savings:  
Food  
Groceries  
Misc 1  
Misc 2  
Misc 3

### Total Expenses:

### Income:

Paycheck:  
E-bay sale:  
Uncle Bob paid me back:

### Total Income:

### Balance for the month (Total Income minus Total Expenses):

#### **If it's net positive, what to do with it?**

Add it to my emergency fund  
Consider an offering for someone in need  
Put in the vacation fund  
Put in the I NEED NEW TIRES FOR MY CAR Fund

#### **If it's negative, how do I make up the shortfall**

Can I call some vendors and cut my bill  
Comcast, PMI, Medical, etc.

### TIPS:

1. You don't have to do this each month. Do it for 3 months in a row and then maybe every 6 months.
2. If most of your spending is with cash, keep your receipts for a month so you can get a good sense of where you \$ is going.
3. Keep track of your bank account. Use a check register, look at your statements, are there any errors?