

**Budget and Asset Info:** If you're experienced with Excel download spread sheets at  
<http://www.vineyardcolumbus.org/ministries/financial-ministry/resources/>

	Budget	Debt and Asset Info			
	Monthly Spend	Value	Debt Balance	Months Left	Interest rate
<b>1. HOUSING</b>					
Rent or Mortgage Princ & Interest Only					
Home Mortgage Escrow					
Second Mortgage					
Home/Renters Ins if <b>non-escrow</b>					
Real estate tax if <b>non-escrow</b>					
Electricity					
Heating					
Water, sewer					
Trash pickup, Sanitation, Sewer, Septic					
Maintenance or repairs, landscaping					
Other: Alarm, Condo D, HO Assoc, Storage					
<b>Subtotal</b>					
<b>2. FIXTURES AND FITTINGS</b>					
Collectables,					
All House contents					
<b>Subtotal</b>					
<b>3. COMMUNICATIONS</b>					
Phone land line (See Note 5)					
Cell Phone(s)					
Cable					
Internet					
<b>Subtotal</b>					
<b>4. GROCERIES, toiletries etc</b>					
<b>5. TRANSPORTATION</b>					
Automobile 1: Loan or Lease pay					
Automobile 2: Loan or Lease pay					
Boats, Motorcycles, Rec Vehicles					
Fuel (All vehicles)					
Automobile Insurance					
Licensing/Taxes					
Maintenance/Repair/Replace (e.g., oil, tires)					
Other transportation costs					
Bus/Taxi Fare					
Parking					
<b>Subtotal</b>					
<b>6 INSURANCE: NOT pay-roll deducted</b>					
Life insurance: Premiums & Whole Life					
Medical insurance					
Disability Insurance					
Dental, Vision and Other insurances					
Long Term Care insurance					
<b>Subtotal</b>					

	Monthly Spend	Value	Debt Balance	Months Left	Interest rate
<b>7. ENTERTAINMENT/RECREAT.</b>					
Eating Out DINNER, this is fun					
Eating Out LUNCH, Fast Food convenience					
Beverage (e.g., coffee shops, bar, market)					
Vacation, weekend Trips					
Movies (e.g., theatre, rental, ppv)					
Sporting events, concerts, live theatre					
Gifts (e.g. birthday, anniversary, Christmas)					
Health club					
Hobby					
Other ent. or recr expenses e.g., tobacco					
<b>Subtotal</b>					
<b>8. CLOTHING</b>					
His clothing					
Her clothing					
Children clothing					
<b>Subtotal</b>					
<b>9. MEDICAL EXPENSES</b>					
Doctor Visits, Co-pays					
Dentist					
Vision					
Prescriptions					
Counselor, Chiropractor					
Other: e.g., over the counter drugs					
Past Medical Debt					
<b>Subtotal</b>					
<b>10. CHILDREN</b>					
Tuition & School lunches					
School materials and supplies					
School fees					
Sport fees and equipment					
Day Care, Latch Key					
Toys/Games					
Lessons: music, gymnastics etc.					
Baby Sitting					
<b>Subtotal</b>					
<b>11. MISCELLANEOUS</b>					
Hair for Him and or Kids					
Her Beauty: Hair, Nails, Tanning					
items purchased at drug store, not grocery					
Laundry, Dry cleaning					
Subscriptions: magazines, newsp, books					
Self E exp. Not if input net SE income in C					
Other non tithe charitable contribution					
Her Cash: miscellaneous spending					
His Cash: miscellaneous spending					
Postage, Supplies, Printer Cartridges,					
Pets: specialty pet store, medical, groom					
Other Miscellaneous Costs					
<b>Subtotal</b>					

	Monthly Spend	Value	Debt Balance	Months Left	Interest rate
<b>12. LIQUID ASSETS</b>					
<b>Bank accounts</b>					
Checking					
Savings, CDs, Money Market					
Credit Union, Money Market Account					
Health Savings Accounts "HSA"					
<b>Subtotal</b>					
<b>Other investments (not savings)</b>					
Regular: non payroll-deducted					
Education Savings Accounts					
Stocks and stock mutual funds					
Bonds and bond mutual funds					
Real Estate or other investments					
<b>Subtotal</b>					
<b>Retirement Assets: If payroll ded. don't incl. in monthly spend</b>					
IRA					
Annuities					
Employer Provided (401k, 403b, Profit Sharing):					
Other Retirement Assets					
<b>Subtotal</b>					
<b>13.1 Credit and Store Cards</b>					
Credit Card: #1 e.g., Visa					
Credit Card: #2 e.g., Master Card					
Credit Card: #3 e.g., AMEX					
Store Card: #1					
Store Card: #2					
Store Card: #3					
<b>Subtotal</b>					
<b>13.2 Finance Loans</b>					
Lending Institution #1: e.g., Bank, Credit U. or Fin. Co.					
Lending Institution #2: e.g., Bank, Credit U. or Fin. Co.					
Lending Institution #3: e.g., Bank, Credit U. or Fin. Co.					
Check cashing stores					
<b>Subtotal</b>					
<b>13.3 Student Loans</b>					
Student: e.g., Private, Sallie, Stafford, Staf Plus					
Student: e.g., Plus Parents					
Student: other					
Student #1: e.g., Consolidation					
Student #2: e.g., Consolidation					
<b>Subtotal</b>					
<b>13.4 Government Debts</b>					
IRS					
State					

<b>Income and Expenditure:</b>	<b>Monthly Spend</b>				
Total Net Spendable Income (all sources)					
Total Expenses (Sum of # 1 through # 13)					
<b>Income Surplus/Deficit</b>					