

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
1. HOUSING					
Rent or Mortgage Princ & Interest Only					
Home Mortgage Escrow					
Second Mortgage					
Home/Renters Ins if non-escrow					
Real estate tax if non-escrow					
Electricity					
Heating					
Water, sewer					
Trash pickup, Sanitation, Sewer, Septic					
Maintenance or repairs, landscaping					
Other: Alarm, Condo D, HO Assoc, Storage					
Subtotal					
2. FIXTURES AND FITTINGS					
Collectables,					
All House contents					
Subtotal					
3. COMMUNICATIONS					
Phone land line (See Note 5)					
Cell Phone(s)					
Cable					
Internet					
Subtotal					
4. GROCERIES, toiletries etc					
5. TRANSPORTATION					
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					
Subtotal					
6 INSURANCE: NOT pay-roll deducted					
Life insurance: Premiums & Whole Life					
Medical insurance					
Disability Insurance					
Dental, Vision and Other insurances					
Long Term Care insurance					
Subtotal					

	Monthly Spend	Value	Debt Balance	Months Left	Interest rate
7. ENTERTAINMENT/RECREAT.					
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					
Subtotal					
8. CLOTHING					
His clothing					
Her clothing					
Children clothing					
Subtotal					
9. MEDICAL EXPENSES					
Doctor Visits, Co-pays					
Dentist					
Vision					
Prescriptions					
Counselor, Chiropractor					
Other: e.g., over the counter drugs					
Past Medical Debt					
Subtotal					
10. CHILDREN					
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					
Subtotal					
11. MISCELLANEOUS					
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					
Subtotal					

	Monthly Spend	Value	Debt Balance	Months Left	Interest rate
12. LIQUID ASSETS					
Bank accounts					
Checking					
Savings, CDs, Money Market					
Credit Union, Money Market Account					
Health Savings Accounts "HSA"					
Subtotal					
Other investments (not savings)					
Regular: non payroll-deducted					
Education Savings Accounts					
Stocks and stock mutual funds					
Bonds and bond mutual funds					
Real Estate or other investments					
Subtotal					
Retirement Assets: If payroll ded. don't incl. in monthly spend					
IRA					
Annuities					
Employer Provided (401k, 403b, Profit Sharing):					
Other Retirement Assets					
Subtotal					
13.1 Credit and Store Cards					
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					
Subtotal					
13.2 Finance Loans					
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					
Subtotal					
13.3 Student Loans					
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					
Subtotal					
13.4 Government Debts					
IRS					
State					

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