

Money Matters in Marriage Budget Worksheets

DISCOVER YOUR CURRENT SPENDING LEVELS.

Budgeting. Most of us don't even like to hear the word. However, without an understanding of what our resources are and where they are going, our stewardship of God's financial blessings is likely to suffer.

Before you can determine your budget, you must first determine your current spending levels by your budget categories. The form on the following pages is provided for your use. Honestly report what you are currently spending within each of the provided categories. Make sure to report all of your income (cash in-flows) and all of your expenses (cash out-flows) appropriately on the form. Recording expenses on a daily basis keeps one from forgetting expense items.

This can seem overwhelming, but take your time and prayerfully anticipate the joys that come from being a godly steward.

CHOOSE YOUR LIFESTYLE TOGETHER BY DETERMINING YOUR BUDGET AMOUNTS BY CATEGORY.

In the first three columns of the following forms, you will record your current spending levels by the budget categories outlined for you. On the same form, prayerfully calculate what your monthly spending levels *should be* for each category and record it in the far-right column. In other words, you are choosing your lifestyle! Prayerfully determine what amount of money you wish to budget for each and every category. Make sure that the budget is *balanced* – that your total budgeted expenses do not exceed your budgeted income.

As you work to determine your preliminary budget together, consider your lifestyle choices from God's perspective. Spend some time in prayer asking God if expenditures should be directed elsewhere to give greater glory to His name. God has asked us to give Him from our first fruits. We need to consider our obedience to this instruction as we prayerfully consider where He directs our expenditures.

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CASH FLOW MARGIN AND BUDGET WORKSHEET

	AMOUNT PAID MONTHLY	AMOUNT PAID OTHER THAN MONTHLY	TOTAL ANNUAL AMOUNT	MONTHLY BUDGET AMOUNT
GROSS INCOME:				
Gross Wages- Husband				
Gross Wages- Wife				
Public Aid (SSI, SSA, etc.)				
Dividends _____				
Interest _____				
Rents _____				
Business _____				
Pensions _____				
Annuities _____				
Other _____				
Total Gross Income:	\$	\$	\$	\$
GIVING:				
Church				
Other _____				
Other _____				
Total Giving:	\$	\$	\$	\$
TAX: (Deductions & Withholdings)				
Federal Income Tax				
State & City Income Tax				
Social Security Taxes				
Total Tax:	\$	\$	\$	\$
DEBT REPAYMNET: (Not Including Home Mortgage)				
CREDITORS:				

Total Debt Repayment:	\$	\$	\$	\$

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NET SPENDABLE INCOME:		\$	\$	
Total Gross Income MINUS Total Priority Expenses (Giving, Taxes, & Debt reduction)				
	AMOUNT PAID MONTHLY	AMOUNT PAID OTHER THAN MONTHLY	TOTAL ANNUAL AMOUNT	MONTHLY BUDGET AMOUNT
LIVING EXPENSES:				
HOUSING:				
Mortgage/Rent				
Home Insurance				
Property Taxes				
Electricity				
Heating				
Water				
Sanitation/Garbage/Waste				
Telephone				
Cell Phone				
Cleaning				
Repairs/Maintenance				
Household/Office Supplies				
Improvements				
Furnishings				
Other				
Total Housing:	\$	\$	\$	\$
FOOD:	\$	\$	\$	\$
CLOTHING:	\$	\$	\$	\$
TRANSPORTATION:				
Insurance				
Gas & Oil				
Maintenance/Repairs				
Parking				
Other				
Total Transportation:	\$	\$	\$	\$
ENTERTAINMENT/RECREATION:				
Eating Out				
Babysitters				
Subscriptions/Internet				
Vacations				
Clubs & Activities				
Total Entertainment:	\$	\$	\$	\$

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	AMOUNT PAID MONTHLY	AMOUNT PAID OTHER THAN MONTHLY	TOTAL ANNUAL AMOUNT	MONTHLY BUDGET AMOUNT
MEDICAL EXPENSES:				
Insurance				
Doctors				
Dentists				
Prescriptions/Medications				
Other				
Total Medical Expenses:	\$	\$	\$	\$
INSURANCE:				
Life				
Disability				
Other				
Total Insurance:	\$	\$	\$	\$
CHILDREN:				
School Lunches				
Allowances				
College/School Tuition				
Lessons				
Other				
Total Children:	\$	\$	\$	\$
GIFTS:				
Christmas				
Birthdays				
Anniversaries				
Other				
Total Gifts:	\$	\$	\$	\$
MISCELLANEOUS:				
Toiletries/Personal Items				
Husband: Misc.				
Wife: Misc.				
Dry Cleaning				
Animales (Lic., Food, Vet)				
Beauty/Barber				
Other				
Total Miscellaneous:	\$	\$	\$	\$
TOTAL LIVING EXPENSES:	\$	\$	\$	\$
CASH FLOW MARGIN:			\$	\$
(Net Spendable Income- Total Living Expenses)				