# Your Finances God's Way Annual Budget

| REVENUE | JAN | FEB | MAR | APR | MAY | JUN | JUL | AUG | SEP | OCT | NOV | DEC | YEAR |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **INCOME** | | | | | | | | | | | | | |
| Wages | | | | | | | | | | | | | |
| Interest/Dividends | | | | | | | | | | | | | |
| Miscellaneous | | | | | | | | | | | | | |
| Total | | | | | | | | | | | | | |

| EXPENSES | JAN | FEB | MAR | APR | MAY | JUN | JUL | AUG | SEP | OCT | NOV | DEC | YEAR |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **HOME** | | | | | | | | | | | | | |
| Mortgage | | | | | | | | | | | | | |
| Insurance | | | | | | | | | | | | | |
| Repairs | | | | | | | | | | | | | |
| Services | | | | | | | | | | | | | |
| Utilities | | | | | | | | | | | | | |
| Total | | | | | | | | | | | | | |

| DAILY LIVING | JAN | FEB | MAR | APR | MAY | JUN | JUL | AUG | SEP | OCT | NOV | DEC | YEAR |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Groceries | | | | | | | | | | | | | |
| Child care | | | | | | | | | | | | | |
| Dry cleaning | | | | | | | | | | | | | |
| Dining out | | | | | | | | | | | | | |
| Housecleaning service | | | | | | | | | | | | | |
| Dog walker | | | | | | | | | | | | | |
| Total | | | | | | | | | | | | | |

| TRANSPORTATION | JAN | FEB | MAR | APR | MAY | JUN | JUL | AUG | SEP | OCT | NOV | DEC | YEAR |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Gas/fuel | | | | | | | | | | | | | |
| Insurance | | | | | | | | | | | | | |
| Repairs | | | | | | | | | | | | | |
| Car wash/detailing services | | | | | | | | | | | | | |
| Parking | | | | | | | | | | | | | |
| Public transportation | | | | | | | | | | | | | |
| Total | | | | | | | | | | | | | |

| ENTERTAINMENT | JAN | FEB | MAR | APR | MAY | JUN | JUL | AUG | SEP | OCT | NOV | DEC | YEAR |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Cable TV | | | | | | | | | | | | | |
| Video/DVD rentals | | | | | | | | | | | | | |
| Movies/plays | | | | | | | | | | | | | |
| Concerts/clubs | | | | | | | | | | | | | |
| Total | | | | | | | | | | | | | |

| HEALTH | JAN | FEB | MAR | APR | MAY | JUN | JUL | AUG | SEP | OCT | NOV | DEC | YEAR |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Health club dues | | | | | | | | | | | | | |
| Insurance | | | | | | | | | | | | | |
| Prescriptions | | | | | | | | | | | | | |
| Over-the-counter drugs | | | | | | | | | | | | | |
| Co-payments/out-of-pocket | | | | | | | | | | | | | |
| Veterinarians/pet medicines | | | | | | | | | | | | | |
| Life insurance | | | | | | | | | | | | | |
| Total | | | | | | | | | | | | | |

| VACATIONS | JAN | FEB | MAR | APR | MAY | JUN | JUL | AUG | SEP | OCT | NOV | DEC | YEAR |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Plane fare | | | | | | | | | | | | | |

| | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Accommodations | | | | | | | | | | | | | |
| Food | | | | | | | | | | | | | |
| Souvenirs | | | | | | | | | | | | | |
| Pet boarding | | | | | | | | | | | | | |
| Rental car | | | | | | | | | | | | | |
| Total | | | | | | | | | | | | | |

| RECREATION | JAN | FEB | MAR | APR | MAY | JUN | JUL | AUG | SEP | OCT | NOV | DEC | YEAR |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Gym fees | | | | | | | | | | | | | |
| Sports equipment | | | | | | | | | | | | | |
| Team dues | | | | | | | | | | | | | |
| Toys/child gear | | | | | | | | | | | | | |
| Total | | | | | | | | | | | | | |

| DUES/SUBSCRIPTION | JAN | FEB | MAR | APR | MAY | JUN | JUL | AUG | SEP | OCT | NOV | DEC | YEAR |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Magazines | | | | | | | | | | | | | |
| Newspapers | | | | | | | | | | | | | |
| Internet connection | | | | | | | | | | | | | |
| Public radio | | | | | | | | | | | | | |
| Public television | | | | | | | | | | | | | |
| Religious organizations | | | | | | | | | | | | | |
| Charity | | | | | | | | | | | | | |
| Total | | | | | | | | | | | | | |

| PERSONAL | JAN | FEB | MAR | APR | MAY | JUN | JUL | AUG | SEP | OCT | NOV | DEC | YEAR |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Clothing | | | | | | | | | | | | | |
| Gifts | | | | | | | | | | | | | |
| Salon/barber | | | | | | | | | | | | | |
| Books | | | | | | | | | | | | | |
| Music (CDs, etc.) | | | | | | | | | | | | | |
| Total | | | | | | | | | | | | | |

| FINANCIAL OBLIGATIONS | JAN | FEB | MAR | APR | MAY | JUN | JUL | AUG | SEP | OCT | NOV | DEC | YEAR |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Long-term savings | | | | | | | | | | | | | |
| Retirement (401k, Roth IRA) | | | | | | | | | | | | | |
| Credit card payments | | | | | | | | | | | | | |
| Income tax (additional) | | | | | | | | | | | | | |
| Other obligations | | | | | | | | | | | | | |
| Total | | | | | | | | | | | | | |

| MISC PAYMENTS | JAN | FEB | MAR | APR | MAY | JUN | JUL | AUG | SEP | OCT | NOV | DEC | YEAR |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Other | | | | | | | | | | | | | |
| Other | | | | | | | | | | | | | |
| Other | | | | | | | | | | | | | |
| Other | | | | | | | | | | | | | |
| Other | | | | | | | | | | | | | |
| Total | | | | | | | | | | | | | |

| **TOTALS** | **JAN** | **FEB** | **MAR** | **APR** | **MAY** | **JUN** | **JUL** | **AUG** | **SEP** | **OCT** | **NOV** | **DEC** | **YEAR** |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Total expenses | | | | | | | | | | | | | |
| Cash short/extra | | | | | | | | | | | | | |