

Your Finances God's Way Newlywed Budget

1. Estimate the value for each item below that you own:

<u>ITEM</u>	<u>ESTIMATED VALUE</u>
Home (owned since _____)	\$ _____
Car (number of cars owned _____)	\$ _____
Furnishings	\$ _____
Savings	\$ _____
Investments	\$ _____
Loans due you	\$ _____
Collections (stamps, coins)	\$ _____
Life Insurance (cash surrender value)	\$ _____
Other Assets:	
_____	\$ _____
_____	\$ _____

2. List what you currently owe:

<u>ITEM</u>	<u>TOTAL</u>	<u>MONTHLY PAYMENT</u>
Home Mortgage(s)	\$ _____	\$ _____
Car Loan(s)	\$ _____	\$ _____
Personal Loan(s)	\$ _____	\$ _____
Credit Card(s)	\$ _____	\$ _____
Store Loan(s)	\$ _____	\$ _____
Other Debts:		
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____

Budget for First Year of Marriage

Try to complete this form as realistically as possible. Make an educated guess about the items for which you don't know the exact cost.

Flexible Expenses

Furniture/household equipment/repairs	\$ _____
Medical and dental care	_____
Vacation and travel (include honeymoon if not paid before wedding)	_____
Christmas, birthdays, and other gifts	_____
Education/schooling	_____
Entertainment/hobbies/recreation	_____
Allowances/lunches	_____
Occupational/business expenses	_____

Living Expenses

Food and household supplies	_____
Cleaning and laundry	_____
Personal supplies (cosmetics, haircuts, clothes, etc.)	_____
Newspapers, magazines, books, subscriptions	_____

Transportation

Automobile purchases and/or monthly payments	_____
Automobile operation/maintenance (gas, oil, repairs)	_____

Total Flexible Expenses

Fixed Expenses

Tithes and offerings to the church	_____
Charitable contributions other than the church	_____
Housing (rent or mortgage)	_____
Vehicle licenses and driver's licenses	_____
Professional or union dues	_____
Organizational memberships	_____
Professional journals	_____

Taxes

Property _____
School _____
Other assessments _____
Federal Income Tax _____
State/local taxes _____

Utilities

Heat (gas, oil) _____
Electric _____
Telephone _____
Water _____
Sewer/garbage _____

Insurance

Automobile _____
Life _____
Hospitalization/health/medical _____
Homeowners/apartment dwellers _____
Other _____

Installment Payments

Loans (other than automobile or mortgage) _____
Department stores _____
Credit cards _____
Savings/investments _____
Other _____

Total Fixed Expenses _____

Summary/Tabulation

Total Flexible Expenses	_____
+ Total Fixed Expenses	_____
= Total Expenses	_____
Income of Husband	_____ (take home)
+ Income of Wife	_____ (take home)
= Total Income	_____
Total Income	_____
- Total Expenses	_____
Difference + or -	_____