

STARTER BUDGET

1

Begin by totaling up all your income. Use the categories below to help you come up with your number:

INCOME

_____	+	_____	+	_____	+	_____
Spouse's Salary		Salary		Interest		Other

TOTAL INCOME:

2

Next, identify what 10% of your income will be (multiply your income by .1). 10% is a good place to start for your offering/donation. Once you've completed step 3, see if you can afford to give more.

OFFERING: Income x .1

10%

Finally, with what remains, figure out how you will divide out the rest of your finances to meet your needs. Use the following categories to help guide you through what you might be spending your money on.

EXPENSES: Income - Offering =

3

Mortgage/Rent	_____	Internet	_____
Car loan	_____	Food	_____
Car insurance	_____	Gas/electricity	_____
House insurance	_____	Pet supplies	_____
Life insurance	_____	Healthcare	_____
Childcare	_____	Entertainment	_____
Charity	_____	Gifts	_____
Gas/electricity	_____	Clothing	_____
Telephone	_____	Other:	_____
Cable	_____	Other:	_____