

# MONTHLY GUIDELINE BUDGET

**Net Income Per Month** \$ \_\_\_\_\_/month

Giving ( \_\_\_\_\_ % of Gross) ( \_\_\_\_\_ ) = \$ \_\_\_\_\_

**Net Spendable Income (NSI) Per Month** \$ \_\_\_\_\_

Saving/Investing ( \_\_\_\_\_ % of NSI) ( \_\_\_\_\_ ) = \$ \_\_\_\_\_

Debts ( \_\_\_\_\_ % of NSI) ( \_\_\_\_\_ ) = \$ \_\_\_\_\_

Housing & Utilities ( \_\_\_\_\_ % of NSI) ( \_\_\_\_\_ ) = \$ \_\_\_\_\_

Food ( \_\_\_\_\_ % of NSI) ( \_\_\_\_\_ ) = \$ \_\_\_\_\_

Transportation ( \_\_\_\_\_ % of NSI) ( \_\_\_\_\_ ) = \$ \_\_\_\_\_

Other Insurance ( \_\_\_\_\_ % of NSI) ( \_\_\_\_\_ ) = \$ \_\_\_\_\_

Medical ( \_\_\_\_\_ % of NSI) ( \_\_\_\_\_ ) = \$ \_\_\_\_\_

Clothing ( \_\_\_\_\_ % of NSI) ( \_\_\_\_\_ ) = \$ \_\_\_\_\_

Household/Personal ( \_\_\_\_\_ % of NSI) ( \_\_\_\_\_ ) = \$ \_\_\_\_\_

Entertainment ( \_\_\_\_\_ % of NSI) ( \_\_\_\_\_ ) = \$ \_\_\_\_\_

**Total (cannot exceed net spendable income)** \$ \_\_\_\_\_

