

# MONTHLY BUDGET

<b>EARNINGS</b>	<b>100%</b>	<b>£1,000.00</b>
<b>GIVING</b>	<b>0%</b>	<b>£0.00</b>
<b>SAVINGS</b>	<b>0%</b>	<b>£0.00</b>
<b>INVESTMENTS</b>	<b>0%</b>	<b>£0.00</b>
<b>DEBT REPAYMENTS (TARGET 0%)</b>	<b>0%</b>	<b>£0.00</b>
<b>TAX</b>	<b>0%</b>	<b>£0.00</b>
<b>LIVING COSTS</b>	<b>0%</b>	<b>£0.00</b>

**FOR YOUR COMPARISON YOU WILL FIND AT THE BOTTOM OF THIS WORKSHEET PASTOR GLYN'S SUGGESTED % BREAKDOWN OF INCOME AND THE NATIONAL SUGGESTED % BREAKDOWN FOR LIVING COSTS.**

## LIVING COST BREAKDOWN

<b>HOUSING</b>	<b>40%</b>	
MORTGAGE / RENT		£400.00
COUNCIL TAX		£0.00
MORTGAGE INSURANCE		£0.00
MAINTENANCE		£0.00
BUILDING INSURANCE		£0.00
CONTENTS INSURANCE		£0.00
ELECTRICITY		£0.00
GAS		£0.00
WATER		£0.00
WASTE DISPOSAL		£0.00
TELEPHONE LANDLINE		£0.00
FURNISHINGS		£0.00
OTHER		£0.00
<b>TOTAL</b>		<b>£400.00</b>
<b>TRANSPORTATION</b>	<b>10%</b>	
CAR PAYMENT 1		£90.00
CAR PAYMENT 2		£0.00
CAR INSURANCE		£12.00
ROAD TAX		£0.00
FUEL		£0.00
MOT		£0.00

	SERVICING		£0.00
	OTHER		£0.00
	<b>TOTAL</b>		<b>£102.00</b>
	<b>INSURANCE &amp; MEDICAL</b>	<b>0%</b>	
	LIFE INSURANCE		£0.00
	PRIVATE HEALTH CARE		£0.00
	DENTAL CARE		£0.00
	PRESCRIPTION		£0.00
	<b>TOTAL</b>		<b>£0.00</b>
	<b>HOUSEHOLD / PERSONAL</b>	<b>0%</b>	
	FOOD		£0.00
	BEAUTY		£0.00
	LAUNDRY		£0.00
	BOOKS, DVD, CDS, ITUNES		£0.00
	GIFTS		£0.00
	CLOTHING		£0.00
	EDUCATION EXPENSES (DINNER MONEY, LESSONS (MUSIC, SWIMMING ETC)		£0.00
	ALLOWANCE (PERSONAL, KIDS POCKET		£0.00
	CHILD EXPENSES		£0.00
	OTHER		£0.00
	<b>TOTAL</b>		<b>£0.00</b>
	<b>PROFESSIONAL SERVICES</b>	<b>0%</b>	
	CHILD CARE		£0.00
	PRIVATE EDUCATION		£0.00
	INIVERSITY FEES		£0.00
	LEGAL FEES		£0.00
	COUNSELING		£0.00
	PROFESSIONAL FEES		£0.00
	OTHER		£0.00
	<b>TOTAL</b>		<b>£0.00</b>
	<b>ENTERTAINMENT</b>	<b>0%</b>	
	DINING OUT		£0.00
	LUNCH / SNACKS		£0.00
	MOVIES / EVENTS		£0.00
	BABYSITTING		£0.00
	HOLIDAYS / TRIPS		£0.00
	TV LICENCE		£0.00
	SUBSCRIPTION TV (SKY, BT, NETFLIX)		£0.00
	GYM MEMBERSHIP / HOBBIES		£0.00
	MOBILE PHONE / IPAD INTERNET		£0.00
	INTERNET BROADBAND		£0.00
	OTHER		£0.00
	<b>TOTAL</b>		<b>£0.00</b>

TOTALS	
TOTAL LIVING EXPENSES	£502.00
LIVING COSTS BUDGET	£0.00
SURPLUS / DEFICIT	-£502.00
BREAKDOWN GUIDELINES	
BIBLICAL COMMAND	
TITHE	10%
PASTOR GLYN'S SUGGESTED GUIDELINES OF % FINANCIAL BREAKDOWN OF ALL INCOME (FROM "FINANCIAL WHOLENESS" TEACHING)	
TITHE	10%
SAVING	10%
INVESTMENT	10%
LIVING COST	70%
NATIONAL SUGGESTED GUIDELINES FOR LIVING COSTS	
HOUSING	20-30%
TRANSPORTATION	7-13%
INSURANCE / MEDICAL	2-4%
HOUSEHOLD / PERSONAL	10-15%
PROFESSIONAL SERVICES	3-7%
ENTERTAINMENT	4-6%



