



PERSONAL BUDGET ITEMS TO CONSIDER

SURVIVAL EXPENSES:

1) Regular Bills

- a. Mortgage/Rent
- b. Association Dues - monthly HOA's
- c. Electricity
- d. Gas
- e. Water
- f. Trash
- g. Phone
- h. Internet
- i. Insurances - monthly policies
- j. Child Care (*daycare, schooling, etc.*)
- k. Parent Care (*nursing home, etc.*)
- l. Alimony / Child Support
- m. Credit Card Payments (*past charges, current are budgeted through categories*)
- n. Car Payment
- o. Student Loan
- p. Personal Loan
- q. Furniture / Appliance Loan

2) Irregular Bills

- a. Property Taxes – if not impounded w/bank (*enter months due*)
- b. Association Dues – non-monthly HOA's (*enter months due*)
- c. Insurances – non-monthly policies (*enter months due*)
- d. Car Registration / AAA (*enter months due*)

3) Everyday Expenses

- a. Groceries / Household / Personal
- b. Car Gas
- c. Toll Roads
- d. Pets

4) Unplanned Expenses

- a. Healthcare
- b. Car & Home Repairs / Maintenance
- c. Car Replacement
- d. Pro Advisors (*tax preparer, financial advisor, attorney, etc.*)

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SURPLUS FUNDS

- 1) Reserves
 - a. Personal Reserves

- 2) Extra Debt Payments
 - a. Credit Card
 - b. Car Loan
 - c. Student Loan
 - d. Personal Loan
 - e. Furniture / Appliance Loan

- 3) Investments
 - a. Home Down Payment Savings
 - b. 401k, 403b, 457
 - c. IRA
 - d. Stocks, Bonds, Mutual Funds
 - e. CD's
 - f. Cash Value Life Insurance
 - g. College Savings *(for kids)*
 - h. Extra Principal Payments on Mortgage

- 4) Discretionary Spending
 - a. Spending Money *(husband)*
 - b. Spending Money *(wife)*
 - c. Spending Money *(children)*
 - d. Child Expenses *(clothing, sports, etc.)*
 - e. Entertaining
 - f. Servicers *(housekeeping / gardening)*
 - g. Cable TV
 - h. Gifts *(birthdays, weddings, holidays, baby showers, etc.)*
 - i. "Bless Others" Fund
 - j. Vacations
 - k. Holiday Decorations
 - l. Home Upgrades

NOTE: We list Giving/Tithe under our Business Budget