



Sample Outline Budget Reflecting Biblical Principles

Here is a format that you may wish to try, adapting it to your own household circumstances. It can be helpful to prepare an annual budget. Then, if you are paid equal amounts each payday, divide all the amounts by the total number of paydays you will have in a year. This will give you a budget to use each payday.

Family Budget

Cash Inflows:

Salary and wages _____
Interest (savings, investments) _____
Other (only if very likely) _____

Total budgeted cash inflows

Cash Outflows:

Tithes (and offerings) _____
Taxes (payroll, property, etc.) _____

Total tithes and taxes

Amount available for discretionary expenses

(Inflows minus tithes/taxes):

Housing _____
Utilities _____
Food and grocery items _____
Clothing _____
Transportation _____
Insurance _____
Health care _____
Saving/Investing _____
Debt repayment _____
Entertainment _____
Assistance for the needy _____
Miscellaneous _____

Total discretionary expenses

Amount available minus total discretionary expenses

(If less than zero, back to the drawing board!)