

LIFECYCLE BUDGET

INCOME SUMMARY

**** For certain pay frequencies, monthly income calculation is not based on just calculating 4 weeks per month. Amounts might be calculated by first determining the total # of pay periods during the entire year (52 if paid weekly, for example) and then dividing by 12-months.**

SALARY INCOME	Gross Salary	Frequency	Calculated Monthly Income
Salary #1		Annually	
Salary #2		Annually	
Salary #3			

HOURLY INCOME	Hourly Rate	Avg Hours per Week	Calculated Monthly Income
Hourly Income #1			
Hourly Income #2			
Hourly Income #3			

OTHER MONTHLY INCOME
(TBD - Enter Here)
(TBD - Enter Here)
(TBD - Enter Here)
(TBD - Enter Here)
(TBD - Enter Here)
(TBD - Enter Here)
(TBD - Enter Here)

MONTHLY INCOME	\$0.00
-----------------------	---------------

LIFECYCLE BUDGET

EXPENSE SUMMARY

GENEROSITY	
Tithes	
Offerings	
Other	
	\$0.00

SAVINGS	
Emergency Fund	
Savings & Investments	
Retirement	
	\$0.00

HOUSING EXPENSES	
Mortgage / Rent	
Homeowners Insurance	
Real Estate Taxes	
Homeowners Warranty	
Home Decorations	
Home Projects	
Other	
	\$0.00

UTILITIES	
Electricity	
Gas	
Water	
Trash	
Phone	
Internet	
Cable	
	\$0.00

TRANSPORTATION	
Auto Insurance	
Property Taxes	
Gas	
Maintenance	
	\$0.00

OTHER INSURANCE	
Health Insurance	
Dental Insurance	
Vision Insurance	
Disability Insurance	
	\$0.00

PERSONAL EXPENSES	
Groceries	
Personal Care	
Clothes	
Childcare	
Entertainment	
Vacation	
Allowance	
	\$0.00

OTHER EXPENSES	
(TBD - Enter Here)	
(TBD - Enter Here)	
(TBD - Enter Here)	
(TBD - Enter Here)	
(TBD - Enter Here)	
	\$0.00

DEBT PAYMENTS	
Car Payment #1	
Car Payment #2	
Credit Card #1	
Credit Card #2	
Credit Card #3	
Credit Card #4	
Student Loan #1	
Student Loan #2	
Student Loan #3	
	\$0.00

TAX WITHHOLDINGS	
Federal - #1	
State - #1	
FICA - #1	
Federal - #2	
State - #2	
FICA - #2	
Federal - #3	
State - #3	
FICA - #3	
	\$0.00

TOTAL EXPENSES:	\$0.00
------------------------	---------------

LIFECYCLE BUDGET SUMMARY

MONTHLY INCOME	\$0.00
MONTHLY EXPENSES	\$0.00
TOTAL MARGIN	\$0.00

RATIOS	
Tithe	0%
Generosity-to-Income	0%
Savings-to-Income	0%
Debt-to-Income	0%
Debt-to-Income (w/ Mortgage/Rent)	0%