THE UNITED METHODIST CREDIT UNION

Household Monthly Budget

Month ( )

	Budget	Actual	Variance
Income			
Salary 1 (Take Home Pay)		$	
Salary 2 (Take Home Pay)			
<Other Income>			
Total Income	$	$	$
Savings (Build your emergency fund)	$	$	$
Total Income Available After Savings	$	$	$
Expenses			
Mortgage / Rent Expense	$	$	$
Car Payment(s)			
Loan Payment(s)			
Insurance - Car			
Insurance - Homeowner's			
Insurance - Life			
Tithing/Charitable Contributions			
Childcare			
Other Fixed Cost:			
Other Fixed Cost:			
Total Fixed Costs	$	$	$
Semi Variable Costs			
Electric / Gas Expense	$	$	$
Telephone Expense			
Cable / Satellite Television Expense			
Internet Expense			
Food (Dining Out & Groceries)			
Gasoline			
Pet Supplies			
Medical / Healthcare			
Personal Care			
Other Semi Variable Costs:			
Other Semi Variable Costs:			
Total Semi Variable Costs	$	$	$
Highly Variable Costs			
Entertainment	$	$	$
Gifts			
Clothing			
Miscellaneous			
Other Highly Variable Costs:			
Other Highly Variable Costs:			
Total Highly Variable Costs	$	$	$
Total Expenses	$	$	$
New Income	$	$	$

(Total income available after savings minus total expenses)