

**Pro\$perity Partner\$**  
Budget: Income

Budget Template - Income Worksheet

	Pay Period 1	Pay Period 2	Pay Period 3	Pay Period 4	Pay Period 5	Monthly Totals
1 Wages/Salary/Tips	\$ 2,500.00	\$ 2,500.00				\$ 5,000.00
2 Commissions/Bonuses						\$ -
3 Social Security/Pension/Retirement						\$ -
4 Alimony						\$ -
5 Child Support						\$ -
6 Interest/Dividend Income						\$ -
7 Disability, VA Benefits						\$ -
8 Other Income						\$ -
<b>Total Gross Income</b>	<b>\$ 2,500.00</b>	<b>\$ 2,500.00</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 5,000.00</b>
<b>Net Income (Take-home pay)</b>	<b>2028.7</b>	<b>2028.7</b>				<b>\$ 4,057.40</b>

\* Simply enter the amount of your paycheck or your payroll direct deposit in this field. This is the amount that's left after all your payroll deductions have been taken out.

### Pro\$perity Partner\$

#### Budget: Expenses

	Pay Period 1	Pay Period 2	Pay Period 3	Pay Period 4	Pay Period 5	Monthly Totals
<b>Total Gross Income</b>	\$ 2,500.00	\$ 2,500.00	\$ -	\$ -	\$ -	\$ 5,000.00
<b>Net Income (Take-home pay)</b>	\$ 2,028.70	\$ 2,028.70	\$ -	\$ -	\$ -	\$ 4,057.40
<i>Tithes (10% of Gross Income)</i>	\$ 250.00	\$ 250.00	\$ -	\$ -	\$ -	\$ 500.00
<b>Net Spendable Income</b>	\$ 1,778.70	\$ 1,778.70	\$ -	\$ -	\$ -	\$ 3,557.40
<i>Monthly Expenses</i>	\$ 2,680.00	\$ 875.00	\$ -	\$ -	\$ -	\$ 3,555.00
<b>Difference</b>	\$ (901.30)	\$ 903.70	\$ -	\$ -	\$ -	\$ 2.40

\*Negative numbers (in parentheses) mean you are spending more than your net spendable income. If so, then you need to reduce your expenses, increase your income, or both. On the other hand, if you have money left over after paying your expenses, use it to accelerate paying off debts and/or to increase your savings.

	Monthly Expenses Paid from Each Paycheck					Monthly Expense Total	Target Percentage	Actual Percentage
	Pay Period 1	Pay Period 2	Pay Period 3	Pay Period 4	Pay Period 5			
<b>Savings</b>	\$ 125.00	\$ 125.00	\$ -	\$ -	\$ -	\$ 250.00	2-10%	7%
Emergency Savings	\$ 100.00	\$ 100.00				\$ 200.00		
Life Happens Savings Fund	\$ 25.00	\$ 25.00				\$ 50.00		
Retirement Savings						\$ -		
College Savings						\$ -		
<b>Housing</b>	\$ 1,200.00	\$ -	\$ -	\$ -	\$ -	\$ 1,200.00	26-36%	34%
Mortgage/Rent	\$ 1,200.00					\$ 1,200.00		
Home Equity Loan or Line of Credit (HELOC)						\$ -		
Property Tax						\$ -		
Home Owners'/Condo Association Dues/Fees						\$ -		
Homeowner's/Renter's Insurance						\$ -		
<b>Utilities</b>	\$ 485.00	\$ -	\$ -	\$ -	\$ -	\$ 485.00	4-8%	14%
Electricity	\$ 200.00					\$ 200.00		
Natural Gas/Oil						\$ -		
Water/Sewer						\$ -		
Phone (landline)	\$ 75.00					\$ 75.00		
Cell Phone	\$ 90.00					\$ 90.00		
Cable TV, Internet service	\$ 120.00					\$ 120.00		
<b>Food</b>	\$ 300.00	\$ 300.00	\$ -	\$ -	\$ -	\$ 600.00	12-30%	17%
Groceries	\$ 150.00	\$ 150.00				\$ 300.00		
Meals Out	\$ 100.00	\$ 100.00				\$ 200.00		
Workplace lunch, snacks	\$ 50.00	\$ 50.00				\$ 100.00		
School lunch, snacks						\$ -		
<b>Family Obligations</b>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	6-16%	0%
Child Support						\$ -		
Alimony						\$ -		
Childcare						\$ -		
Private school tuition						\$ -		
Music/Sports Lessons						\$ -		
Nursing Home/Health Aid/Senior Care						\$ -		
<b>Transportation</b>	\$ 450.00	\$ 100.00	\$ -	\$ -	\$ -	\$ 550.00	6-15%	15%
Auto Payments	\$ 350.00					\$ 350.00		
Gasoline	\$ 100.00	\$ 100.00				\$ 200.00		
Auto Insurance						\$ -		
Public transportation/parking						\$ -		
<b>Insurance (if not deducted from pay)</b>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	4%	0%
Medical						\$ -		
Dental/Vision						\$ -		
Life						\$ -		
Disability						\$ -		
<b>Health Expenses</b>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	4%	0%
Medical/dental copays/Expenses						\$ -		
Medications						\$ -		
Medical Supplies						\$ -		
<b>Debt Payments</b>	\$ 120.00	\$ 250.00	\$ -	\$ -	\$ -	\$ 370.00	5-10%	10%
Credit Cards	\$ 120.00					\$ 120.00		
Student Loans		\$ 250.00				\$ 250.00		
Personal/401k Loans						\$ -		
<b>Giving</b>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		0%
Charitable Giving (religious, private charity)						\$ -		
<b>Fees</b>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		0%
Bank/Credit Union Account Fees						\$ -		
Professional Services Fees						\$ -		
<b>Clothing</b>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	4-6%	0%
Clothing (family)						\$ -		
Uniforms, accessories for work						\$ -		
<b>Entertainment/Recreation</b>	\$ -	\$ 100.00	\$ -	\$ -	\$ -	\$ 100.00	2-8%	3%
Entertainment/Activities		\$ 100.00				\$ 100.00		
Subscriptions/Dues						\$ -		
Fitness /Spa						\$ -		
<b>Pets</b>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		0%
Food, grooming, etc.						\$ -		
Veterinarian, pet insurance						\$ -		
<b>Miscellaneous</b>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		0%
Toiletries/Cosmetics/grooming						\$ -		
Professional Membership Dues/Fees						\$ -		
Other						\$ -		
<b>Investments</b>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		0%
Stocks, Bonds, CDs, Mutual Funds						\$ -		
IRAs/Retirement						\$ -		
Second Property Expenses						\$ -		