

Client:			
Budget Year: 2023			
Description	Budget	Actual	Variance
Income			
Wage/salary 1			
Wage/salary 2			
Taxes withheld			
Rental income (net)			
Interest & dividend income			
Expense reimbursements			
Gifts in			
Self employment income			
SSA			
Pension income			
Other income			
Company match			
Total income			
Expenditures:			
<u>Tithing</u>			
<u>Fixed occupancy:</u>			
Rent			
Mortgage payment - principal			
Mortgage payment - interest			
Property taxes			
Homeowner's/renters' insurance			
Other fixed occupancy costs			
Subtotal - fixed occupancy expenses			
<u>Variable occupancy expenses:</u>			
Maintenance expenses			
Improvements/furnishings			
Electricity			
Water/Sewer			
Garbage			
Cable			
Phone			
Gardening/landscaping			
Pest control			
Subtotal variable occupancy expenses			
Total occupancy expenses			
<u>Transportation:</u>			
Auto purchase			
Auto rent			
Auto loans - principal & interest			
Auto insurance			
Maintenance			
Fuel			

Client:			
Budget Year: 2023			
Description	Budget	Actual	Variance
Licenses			
Bus/cab/train fares & tolls			
Parking			
Subtotal transportation			
<u>Healthcare:</u>			
Medical/dental/vision insurance			
Doctors			
Diagnostics			
Hospital/Hospice			
Pharmacy			
L. T. Care insurance			
Dentist			
Other healthcare			
Subtotal healthcare expenses			
Food budget			
Spending budget			
Dining out			
Entertainment			
Birthdays/anniversaries			
Christmas/Thanksgiving/Easter/YK/Rosh			
Vacation & holiday			
Education			
YMCA			
Other gifts			
Non-tithing contributions			
Athletic expenses			
College expenses			
Clothing			
Personal care			
Tax payments			
Life insurance			
Disability insurance			
Personal loan payments - principal & int			
Dry cleaning			
Baby sitting			
Pets			
Other expenses			
Allowances			
Total other expenses			
<u>Planned savings:</u>			
Vacation			
Taxes			
Insurance			
College expenses			

