

Sample Budget - Newlyweds

1	Monthly Expenses – Fixed	Amount	Priority	Notes
2	Rent/Mortgage (Housing Costs)	\$1300		
3	Car Lease/Finance Payments	\$200		
4	Domestic Help			
5	Magazine/Newspaper Subscriptions			
6	Gym Membership			
7	Home Phone			
8	Cell Phones	\$100		
9	Internet			
10	Gas (Average Bill)			
11	Water (Average Bill)			
12	Electricity (Average Bill)	\$50		
13	Miscellaneous/Tzedaka/Savings			
	Shalom Bayis Fund	\$50		
14	Total	\$1,700		
15	Monthly Expenses- Variable	Amount	Priority	Notes
16	Groceries	\$600		
17	Restaurants and Take Out	\$100		
18	Gas			
19	Haircuts			
20	Babysitting			
21	Vitamins/Food Supplements			
22	Extra Shabbos Costs (flowers, travel, gifts etc.)	\$300		Target, Home supplies, flowers
23	Total	\$1,000		
24	All Monthly Expenses Total	\$2,700		
25	Annual Expenses	Amount	Priority	Notes
26	Shul Membership/Seats			
27	Tishrei Food (Rosh Hashana- Sukkos)	\$250		
28	Sukka Costs + Lulav and Esrog	\$100		
29	Chanukka/Purim (Gifts/Gelt/Costumes/Mishloach Manos/Matanos La'evyonim/Seudah)	\$400		
30	Pesach (Food, Wine, Matzah, Gifts)	\$250		
31	Chol Ha'mo'ed Trips			
32	Summer Vacations (Gas, Sights, Food, Accommodations)			
33	Clothing, Parents (Summer/Winter)			
34	Clothing, Children (Summer/Winter)			
35	Shoes, Children/Parents			
36	Plumbing/Electric/Home Repairs/Landscaping			
37	Car Repairs/Oil Changes/Registration/License	\$300		
38	Gifts/Birthdays (teachers, family, etc.)	\$100		
39	Shaitel/Cosmetics	\$240		
40	Dry-cleaning	\$100		
41	Non-monthly trips/vacations/EZ Pass	\$1,200		
42	Miscellaneous (music lessons/classes/bikes etc.)			
43	Total	\$2,920		

44	Annual Expenses- Tuition/Camp	Amount	Priority	Notes
45	Tuition Boys			
46	Tuition Girls			
47	School Supplies/Camp Expenses			
48	Summer Camp Boys			
49	Summer Camp Girls			
50	Day Care/Daily Babysitting			
51	Total			
52	Annual Expenses- Health Care	Amount	Priority	Notes
53	Health Insurance Premiums			
54	Co-Pays			
55	Medicine			
56	Out-of-Pocket Deductible			
57	Therapy/Classes (Physical, Mental Health)			
58	Dentist			
59	Eye Glasses/Lenses			
60	Total			
61	Annual Expenses- Insurance & Taxes	Amount	Priority	Notes
62	Home/Renters Insurance (if separate)			
63	Property Tax (if separate)			
64	Income Tax			
65	Life Insurance	\$480		
66	Car Insurance	\$1,200		
67	Total	\$1,680		
68	Total All Annual Expenses	\$4,620		
69	Total Monthly Expenses x 12	\$32,400		
70	Grand Total Expenses [Line 68 plus Line 69]	\$37,020		+Annual Ma'aser\$3,702 (\$40,722)
71	Grand Total Divided By 12	\$3,085		+Monthly Ma'aser\$308.5 (\$3,393.50)
72	Monthly Income			
73	Husband Monthly (net)			
74	Wife Monthly (net)			
75	(Important! Figure in Seasonal Reductions)			
76	Other Sources			
77	Total			
78	Annual Income			
79	Tax Return			
80	Bonus			
81	Irregular Income/Other/Family			
82	Total			
83	Monthly Income x12			
84	Annual Income			
85	Total Income			
86				
87	Total Income [line 85]			
88	Total Expenses [line 70]			
89	Total income minus total expenses			Annual Number
90	[Line 89] Divided by 12			Monthly Number

91	Debts	Amount	Interest Rate	
92	1			
93	2			
94	3			
95	4			
96	5			
97	6			
98	7			
99	8			
100	9			
101	10			
102	Total Debts			
103				
104	Assets	Amount		
105	Home			
106	Car			
107	Investment Funds			
108	Money Entrusted to Gemach			
109	Savings Account			
110	Checking Account			
111	Other			
112	Total Assets			
113				
114	Toral Assets [line 112] minus Debts [line 102]			
115	Annual Number [line 90]			
116	Monthly Number [line 89]			
	Future Expenses			Date of Expected Expense
	House/Renovations			
	Car			
	Wedding			
	Bar Mitzva			
	Retirement			
	Vacation			