

Relational Tithe Spending Plan Worksheet by Category

**EARNINGS/INCOME PER MONTH TOTALS**

Salary #1 (net take-home) \_\_\_\_\_  
 Salary #2 (net take-home) \_\_\_\_\_  
 Other (less taxes) \_\_\_\_\_

**TOTAL MONTHLY INCOME** \$ \_\_\_\_\_

% GUIDE

**1. SHARING 10%** \$ \_\_\_\_\_  
 GIVING \_\_\_\_\_  
 OTHER CONTRIBUTIONS \_\_\_\_\_

**2. SAVING 5-10%** \$ \_\_\_\_\_  
 EMERGENCY \_\_\_\_\_  
 REPLACEMENT \_\_\_\_\_  
 LONG TERM \_\_\_\_\_

**SPENDING: categories 3-10**

**3. DEBT 0-10%** \$ \_\_\_\_\_  
 CREDIT CARDS:  
 VISA \_\_\_\_\_  
 Master Card \_\_\_\_\_  
 Discover \_\_\_\_\_  
 American Express \_\_\_\_\_  
 Gas Cards \_\_\_\_\_  
 Department Stores \_\_\_\_\_  
 EDUCATION LOANS \_\_\_\_\_  
 OTHER LOANS:  
 Bank Loans \_\_\_\_\_  
 Credit Union \_\_\_\_\_  
 Family/Friends \_\_\_\_\_  
 Other \_\_\_\_\_

**4. HOUSING 25-38%** \$ \_\_\_\_\_  
 MORTGAGE/TAXES/RENT \_\_\_\_\_  
 MAINTENANCE/REPAIRS \_\_\_\_\_  
 UTILITIES:  
 Electric \_\_\_\_\_  
 Gas \_\_\_\_\_  
 Water \_\_\_\_\_  
 Trash \_\_\_\_\_  
 Telephone/Internet \_\_\_\_\_  
 Cable TV \_\_\_\_\_  
 Other \_\_\_\_\_

**5. AUTO/TRANSP. 12-15%** \$ \_\_\_\_\_  
 CAR PAYMENTS/LICENSE \_\_\_\_\_  
 GAS & BUS/TRAIN/PARKING \_\_\_\_\_  
 OIL/LUBE/MAINTENANCE \_\_\_\_\_

**6. INSURANCE**  
**(Paid by you) 5%** \$ \_\_\_\_\_  
 AUTO \_\_\_\_\_  
 HOMEOWNERS \_\_\_\_\_  
 LIFE \_\_\_\_\_  
 MEDICAL/DENTAL \_\_\_\_\_  
 Other \_\_\_\_\_

**7. HOUSEHOLD/PERSONAL 15-25%** \$ \_\_\_\_\_  
 GROCERIES \_\_\_\_\_  
 CLOTHES/DRY CLEANING \_\_\_\_\_  
 GIFTS \_\_\_\_\_  
 HOUSEHOLD ITEMS \_\_\_\_\_  
 PERSONAL:  
 Liquor/Tobacco \_\_\_\_\_  
 Cosmetics \_\_\_\_\_  
 Barber/Beauty \_\_\_\_\_  
 OTHER:  
 Books/Magazines \_\_\_\_\_  
 Allowances \_\_\_\_\_  
 Music Lessons \_\_\_\_\_  
 Personal Technology \_\_\_\_\_  
 Education \_\_\_\_\_  
 Miscellaneous \_\_\_\_\_

**8. ENTERTAINMENT 5-10%** \$ \_\_\_\_\_  
 GOING OUT:  
 Meals \_\_\_\_\_  
 Movies/Events \_\_\_\_\_  
 Baby-sitting \_\_\_\_\_  
 TRAVEL (VACATION/TRIPS) \_\_\_\_\_  
 OTHER:  
 Fitness/Sports \_\_\_\_\_  
 Hobbies \_\_\_\_\_  
 Media Rental \_\_\_\_\_  
 Other \_\_\_\_\_

**9. PROF. SERVICES 5-15%** \$ \_\_\_\_\_  
 CHILD CARE \_\_\_\_\_  
 MEDICAL/DENTAL/PRESC. \_\_\_\_\_  
 OTHER  
 Legal \_\_\_\_\_  
 Counseling \_\_\_\_\_  
 Professional Dues \_\_\_\_\_

**10. MISC. SMALL CASH EXPENDITURES 2-3%**  
 \$ \_\_\_\_\_

TOTAL EXPENSES \$ \_\_\_\_\_  
**TOTAL MONTHLY INCOME** \$ \_\_\_\_\_  
**LESS TOTAL EXPENSES** \$ \_\_\_\_\_  
**INCOME OVER/(UNDER) EXPENSES** \$ \_\_\_\_\_

\* This is a % of total monthly income. These are guidelines only and may be different for individual situations. However, there should be good rationale for a significant variance.