

## *a faith-filled christian budget*

**FOR:** An average single 22-year-old working 40 hrs/wk at \$7.75 wage

**GOAL:** to live simply and inexpensively while maximizing one's resources to rapidly reduce student loans or inappropriate credit card debt and get on with God's calling for your life.

**PRIORITIES:**

- 1) Giving — tithe,taxes
- 2) Savings — debt included
- 3) Family living needs
- 4) Needs of others
- 5) Discretionary wants

<b>Gross Income</b>	1400.00
<b>Less withheld taxes</b>	<u>280.00</u>
<b>Net Income</b>	1120.00

### Monthly budget

Auto:Gasoline	0.00	(try a bike!)
Auto:Maintenance	0.00	
Benevolence	50.00	(needy or missions)
Bus fares	10.00	(or try the bus!)
Cable	0.00	(minimal media)
Clothing	0.00	(for a couple years)
Debt	200.00	
Food	100.00	(cook for yourself)
Gifts	10.00	
Insurance:Auto	0.00	
Insurance:Health	100.00	
Internet	0.00	(use public library)
Medical (extra)	20.00	(copay, drug store, etc)
Miscellaneous	5.00	
Office	10.00	(stamps, etc)
Personal Care	20.00	(hair, etc)
Phone	30.00	
Reading&Music	0.00	
Recreation	20.00	(plan ahead!)
Rent	350.00	(find a roommate)
Retirement	50.00	
Savings	0.00	
Tithes	115.00	
Utilities	<u>30.00</u>	
	<b>1120.00</b>	