

MONTHLY FINANCIAL PLANNING FOR SEMINARY

MONTHLY INCOME	MONTHLY AMOUNT	RUNNING TOTAL
Wages and Salaries	_____	_____
Grants	_____	_____
Financial help from others	_____	_____
Other Income	_____	_____
TOTAL MONTHLY INCOME	_____	_____

MONTHLY EXPENSES	MONTHLY AMOUNT	RUNNING TOTAL
Tithes and Offerings	_____	_____
Savings and Emergencies	_____	_____
Tuition (per month)	_____	_____
Books (prorated-per month)	_____	_____
Rent	_____	_____
Utilities (if applicable)	_____	_____
Water (if applicable)	_____	_____
Phone: local and long dist.	_____	_____
Cell Phone	_____	_____
Groceries/Food	_____	_____
Prescriptions	_____	_____
Home/Renters Insurance	_____	_____
Health Insurance	_____	_____
Life Insurance	_____	_____
Auto/Loan/Other Loan	_____	_____
Auto Insurance	_____	_____
Auto Repair	_____	_____
Auto fuel	_____	_____
Credit Card Payments	_____	_____
Clothing	_____	_____
Laundry/Dry Cleaning	_____	_____
Entertainment	_____	_____
Cable/Internet	_____	_____
Children's School tuition/supplies	_____	_____
Children's misc expenses	_____	_____
Day Care	_____	_____
TOTAL MONTHLY EXPENSES	_____	_____

TOTAL MONTHLY INCOME	_____
(Less) TOTAL MONTHLY EXPENSES	_____

	_____*

* Equals disposable income or additional wages needed