

SPENDING CATEGORIES

CATEGORIZING YOUR EXPENSES IS THE FIRST STEP TO CREATING A KINGDOM BUDGET!

MONTHLY SPENDING			
TYPE OF EXPENSE	% OF INCOME	BUDGET	ACTUAL
ESSENTIAL	50%		
NON-ESSENTIAL	30%		
SAVINGS	20%		

TO GET YOUR PERCENTAGES*:

MULTIPLY YOUR INCOME BY 0.50 FOR 50%, 0.30 FOR 30%, AND 0.20 FOR 20%!

*PERCENTAGES ARE SUGGESTIONS ONLY!

FIXED ESSENTIALS		
DATE	SOURCE	AMOUNT
TOTAL:		

VARIABLE ESSENTIALS		
DATE	SOURCE	AMOUNT
TOTAL:		

NON-ESSENTIALS		
DATE	SOURCE	AMOUNT
TOTAL:		

TYPES OF EXPENSES:

BELOW ARE THE THREE CATEGORIES OF EXPENSES WITH EXAMPLES OF EACH.

ESSENTIALS (UP TO 50%)

- TITHES/OFFERING (FIXED)
- GAS (VARIABLE)
- RENT/MORTGAGE (FIXED)
- GROCERIES (VARIABLE)

NON-ESSENTIALS (UP TO 30%)

- DINING OUT (VARIABLE)
- SUBSCRIPTIONS (FIXED)
- HOBBIES (VARIABLE)
- GYM MEMBERSHIP (FIXED)

SAVINGS (UP TO 20%)

- CHRISTMAS SHOPPING FUND
- VACATION FUND
- DOWN PAYMENT
- BIRTHDAY FUND