

<b>FINANCIAL FITNESS FOR BELIEVERS</b>			
<b>BUDGET EXERCISE</b>			
<b>MONTH:</b>			
<b>EXPENSES / OUTFLOW</b>		<b>INCOME / INCREASE</b>	
<b>EXISTING MONTHLY COMMITMENTS</b>		<b>REGULAR MONTHLY INCOME</b>	
	R		R
Tithe		Salary	
Other givings		Commission/bonus/overtime	
Tax		Company contributions:	
Salary deductions		Medical aid	
- Medical		Pension/retirement	
- Pension		Other allowances (not in prod inc)	
Bond repayment/rent			
Structure (building) insurance		<b>TOTAL remuneration package</b>	
Rates/water/levy			
Insurance policies		Periodic income:	
- h/hold contents		- dividends	
- vehicle		- interest earned (net of int if loan)	
- medical		- gifts	
- other			
Security		<b>TOTAL earnings/increase</b>	
Internet/Mnet/DST			
Gym/sports/social club		Tithe @ 10%	
School/varsity fees			
Children aftercare		Planned giving	
Bank charges		- mercy	
Debt repayment		- building fund	
- vehicle p/ments		- church plants	
- bank loan/overdraft		- other	
- retail account – clothing			
- retail account – furniture			
- retail account – other			
- retail account – other			
- credit cards			
- other loans			
Maid/gardener			
Contractual savings			
Other monthly commitments			
<b>DISCRETIONAL EXPENDITURE</b>			
Electricity			
Telephone/cell			
Petrol			
Car maintenance (ave)			
Food & household			
Clothing			
Cosmetics & hairdresser			
Stationery, books, cd's			
House maintenance (ave)			
Entertainment & hobbies			
Other			
Non-committed savings			
<b>TOTAL EXPENSES/OUTFLOW</b>		<b>TOTAL INCOME/INCREASE</b>	
<b>SURPLUS</b>		<b>DEFICIT</b>	