



**Biblical Principles Inc. Name \_\_\_\_\_ Date \_\_\_\_\_**  
**Spending Budget Analysis & Adjustment Tool (Form 3)**

September 25, 2002, Revised February 2003, Revised May 30, 2003  
 This form is designed for counseling sessions or for personal use.

**Budget Analysis & Adjustment Tool for Gross Income Level \$ \_\_\_\_\_**

Adjust Category	Proposed Level	Proposed % Of Gross	<b>Important:</b> This statement applies to the budget category guidelines and should be read before trying to apply the information to any particular budget plan. There are an infinite number of variables that will affect the use of this information. Anyone using these guidelines should treat it as guide and not an absolute.
Tithe	\$ _____	10%	
Tax	\$ _____	____%	

**Budget Analysis & Adjustment Tool for Budget Spending Level \$ \_\_\_\_\_**

Expense Category	Proposed Spending Amount	Per Cent Of Spending Budget	Budget Guidelines By Category
Housing	\$ _____	____%	25-35%, Total for all household expense.
Food	\$ _____	____%	5-15% Family size and income are variables
Vehicle	\$ _____	____%	10-20% Includes all transportation expense
Insurance	\$ _____	____%	5-10% Health, Dental, Life. And Supplemental
Debts	\$ _____	____%	5% Home and Auto debt are not included here
Enter & Recreat	\$ _____	____%	4-8% Varies by family size and income
Clothing	\$ _____	____%	4-7% Varies by family size and personal tastes
Savings	\$ _____	____%	5% until there is 3-6 months of reserve
Medical	\$ _____	____%	5% includes dental and prescriptions
Miscellan	\$ _____	____%	4-8% depending on income
School & Childcare	\$ _____	____%	5-8% only if it applies, deduct from others
Invest	\$ _____	____%	0-5% May be zero and is always long term
<b>Total</b>	\$ _____	____%	All income should be allocated to a category.

- Note 1. © Biblical Principles, 2002. This form has been prepared for use by God's people and permission is hereby granted to copy this form for use in budget planning by individuals. Permission not granted for commercial purposes.
- Note 2. Biblical Principles Inc. representatives are ministers, and expressly are not professional financial advisers, accountants, tax experts or any other type professional adviser.
- Note 3. The percent to be calculated and posted by the tithe and the taxes is calculated by dividing the amount of tithe or tax by the total gross income.
- Note 4. The percent to be calculated and posted by the major expense category is calculated by dividing the total amount for the category by the total spending budget.
- Note 5. This form may be downloaded from [www.biblicalprinciplesinc.org](http://www.biblicalprinciplesinc.org).

***Blessed Is The Man Who Finds Wisdom***