

Guideline Stewardship  
Budget

Account Description	Budget \$	Budget %
<b>Total Net Income</b>		<b>100%</b>
Salary 1		
Salary 2		
Federal Child Allowance		
Income Tax Refund / Other Windfall		
Other Income (Investment, Allowances)		
<b>Sacrificial Giving / Tithing</b>		<b>10.00%</b>
The Poor		
Church		
Other Charities		
<b>Savings</b>		<b>10.00%</b>
Contingency (3 Months Net Income)		
Retirement (Spousal RRSP)		
Retirement (RRSP)		
<b>Housing</b>		<b>30.00%</b>
Mortgage		
Property Taxes		
Insurance		
Hydro		
Telephone		
Cleaning Supp		
Improvements		
Water		
<b>Groceries</b>		<b>16%</b>
<b>Automobile</b>		<b>22.50%</b>
Lease / Loan		
Insurance		
Gas		
Maintenance Oil / Repair		
<b>Insurance</b>		<b>2.50%</b>
Life		
Disability		
<b>Debt Repayments</b>		<b>0.00%</b>
<b>Clothing</b>		<b>3.00%</b>
<b>Entertainment</b>		<b>3.00%</b>
Internet		
Cable TV		
Other		
Eating Out		
<b>Miscellaneous</b>		<b>3.00%</b>
Vet / Pet food Supplies		
Haircuts		
Cosmetics		
School/ Sports / Supp		
Other		
Vacation		
<b>Total Monthly Expenses / % of Net Income</b>		<b>100.00%</b>