

**CHART 4B Example Income Budget**

| October 1                    |                 |
|------------------------------|-----------------|
| <b>Income</b>                |                 |
| Job Full Time                | \$1,500         |
| Job Part Time                | \$1,000         |
| Interest Payment             | \$500           |
| Pension                      | -----           |
| Rental                       | -----           |
| <b>Total Income</b>          | <b>\$3,000</b>  |
| <b>Expenses</b>              |                 |
| Mortgage                     | \$900           |
| Taxes                        | \$100           |
| Rent                         | -----           |
| Hydro                        | \$100           |
| Gas                          | \$50            |
| Telephone                    | \$50            |
| Food                         | \$250           |
| Automobile                   | \$200           |
| Insurance                    | \$100           |
| Clothing                     | \$50            |
| Entertainment                | \$200           |
| Christmas/<br>Birthday Gifts | -----           |
| Vacation                     | -----           |
| Miscellaneous                | \$100           |
|                              | <b>\$21,000</b> |
| Income Taxes                 | \$500           |
| Pension                      | \$100           |
| <b>Total Expenses</b>        | <b>\$2,700</b>  |
| <b>Net Income/Savings</b>    | <b>\$300</b>    |