

	A	B	C	D	E
1			<b>Family Budget Planning</b>		
2					
3	Use formulas for all bold type totals. See clue sheet	for help!			
4					
5	<b>Income</b>		<b>November, 1999</b>	<b>December, 1999</b>	<b>January, 2000</b>
6	Father		2849	2849	2849
7	Mother		2001.42	2001.42	2001.42
8	Papa's 2nd Job		1000	1000	1000
9	<b>Income Subtotal</b>		?	?:	?
10					
11	<b>Monthly Reoccurring Expenses</b>				
12	Home Mortgage		1198	1198	1198
13	Car Insurance		320	320	320
14	Public Service Electric & Gas		120	120	120
15	Water		20	20	20
16	Home Local Telephone		29	29	29
17	Long-distance Calls		100	0	0
18	Food		400	400	400
19	Gasoline		50	50	50
20	Monthly Savings		75	0	0
21	Mad Money		50	50	50
22	Newspaper Subscription		10	10	10
23	Children's Allowance		100	100	100
24	New Clothes		20	20	20
25	Music Lessons		320	320	320
26	Math Tutoring		60	135	135
27	Church Donation		780	780	780
28	Children's College Expenses		275	275	275
29	Home Repairs		75	75	75
30	Magazine Subscriptions		15	15	15
31	New Computer Equipment		75	75	75
32	<b>Checking Expenses Subtotal</b>		?	?	?
33					
34	<b>Credit Cards!</b>				
35	First Card Credit Card		3241		
36	Fleet Credit Card				
37	Diner's Card		0	1500	150
38	CitiBank Credit Card		3172		
39	<b>Credit Card Subtotals</b>		?	?	?
40					
41	<b>Net Monthly Cash Flow</b>		?	?	?