

## Monthly Spending Plan

**Gross Income per Month:** \_\_\_\_\_

Salary \_\_\_\_\_  
 Interest \_\_\_\_\_  
 Dividends \_\_\_\_\_  
 Other \_\_\_\_\_

**Less:**

1. State/Federal Taxes \_\_\_\_\_
2. Giving \_\_\_\_\_
3. Savings \_\_\_\_\_
4. Investments \_\_\_\_\_

**Net Spendable Income:** \_\_\_\_\_

**5. Housing** \_\_\_\_\_

- Mortgage (rent) \_\_\_\_\_
- House Insurance \_\_\_\_\_
- Property Taxes \_\_\_\_\_
- Electricity \_\_\_\_\_
- Gas \_\_\_\_\_
- Water \_\_\_\_\_
- Sanitation \_\_\_\_\_
- Communications \_\_\_\_\_
- Maintenance \_\_\_\_\_
- Other \_\_\_\_\_

**6. Food** \_\_\_\_\_

**7. Transportation** \_\_\_\_\_

- Payments \_\_\_\_\_
- Gas & Oil \_\_\_\_\_
- Insurance \_\_\_\_\_
- License/Tax \_\_\_\_\_
- Maintenance \_\_\_\_\_

**8. Insurance** \_\_\_\_\_

- Life \_\_\_\_\_
- Medical \_\_\_\_\_
- Other \_\_\_\_\_

**9. Debt Payments** \_\_\_\_\_

- Credit Cards \_\_\_\_\_
- Loans & Notes \_\_\_\_\_
- Other \_\_\_\_\_

**10. Entertainment** \_\_\_\_\_

- Eating Out \_\_\_\_\_
- Baby Sitters \_\_\_\_\_
- Activities/Trips \_\_\_\_\_
- Vacation \_\_\_\_\_
- Hobbies \_\_\_\_\_
- Other \_\_\_\_\_

**11. Clothing** \_\_\_\_\_

**12. Medical Expenses** \_\_\_\_\_

- Doctor \_\_\_\_\_
- Dentist \_\_\_\_\_
- Medicines \_\_\_\_\_

**13. Miscellaneous** \_\_\_\_\_

- Gifts \_\_\_\_\_
- Laundry, Cleaning \_\_\_\_\_
- Toiletry \_\_\_\_\_
- Beauty, Barber \_\_\_\_\_
- Allowance, Lunch \_\_\_\_\_
- Subscriptions \_\_\_\_\_
- Spending Cash \_\_\_\_\_
- Other \_\_\_\_\_

**14. School/Children** \_\_\_\_\_

- Tuition \_\_\_\_\_
- Supplies \_\_\_\_\_
- Transportation \_\_\_\_\_
- Day Care \_\_\_\_\_
- Other \_\_\_\_\_

**15. Unaccounted** \_\_\_\_\_

**TOTAL EXPENSES** \_\_\_\_\_

Income vs. Expenses

Net Spendable Income \_\_\_\_\_

Less Total Expenses \_\_\_\_\_

**16. Surplus Income** \_\_\_\_\_