

Spending Plan for a Month

Date Prepared

Month Started

Monthly Income	Amount			
Net Salary A (after taxes)				
Net Salary B (after taxes)				
Interest Rec'd				
Rental net income				
Other Income				
Bonuses				
Commissions				
SSI				
Child Support				
AFDC				
Alimony				
Unemployment				
othergifts/credits/refunds				
Total Income	(a)	0.00		
	Plan	Actual Spending	Spent Over (-) or Under (+)	Percentage of Income
Transportation				
Auto Insurance			0.00	
Auto Loan			0.00	
Auto Tage/Inspection			0.00	
Auto Repairs/Maintenance			0.00	
Gas			0.00	
Oil Changes/Auto Repairs			0.00	
Public Transportation/Uber/Lft/etc..			0.00	
Parking, Tolls or EZ Pass			0.00	
Total Transportation	0.00	0.00	0.00	#DIV/0!
Debt				Percentage of Income
Credit Collections - Bankruptcy			0.00	
Credit Collections - Debt Management Plan			0.00	
Credit Collections - IRS or other Taxes			0.00	
Credit Collections - Judgement			0.00	
Monthly Credit Card Payments			0.00	
Student Loan(s)			0.00	
Personal Loan(s)			0.00	
Total Debt	0.00	0	0.00	#DIV/0!
Education				Percentage of Income
Fees (usually college related)			0.00	
Tuition (currnetly a student /paying for enrolled student)			0.00	
Books, Supplies, Fees, etc. for school			0.00	
Total Education	0.00	0	0.00	#DIV/0!
Housing Expenses				Percentage of Income
Rent			0.00	
1st Mortgage			0.00	
2nd Mortgage			0.00	
Home Owners Association (HOA Fees)			0.00	
Home Equity Line of Credit			0.00	
Homeowners/Renters Insurance			0.00	

Property Tax if paid separate than mortgage			0.00	
Home Repairs			0.00	
Lawn Care			0.00	
Total Housing Expenses	0.00	0	0.00	#DIV/0!
Insurance (that is not deducted from gross pay)				
				Percentage of Income
Accident and Disability			0.00	
Health Insurance		0	0.00	
Life Insurance			0.00	
Total Insurance	0.00	0	0.00	#DIV/0!
Medical (that is not deducted from gross pay)				
				Percentage of Income
Dentist/Co-Pay			0.00	
Doctor Visit / Co-Pay			0.00	
Vision / Glasses / Contacts			0.00	
Medical Bills			0.00	
Medication/prescriptions			0.00	
Total Medical	0.00	0	0.00	#DIV/0!
Savings				
				Percentage of Income
401K / SEP / IRA/SAVINGS (that is not deducted from gross pay)			0.00	
Other Savigs			0.00	
Total Savings	0.00	0	0.00	#DIV/0!
Utilities				
				Percentage of Income
Internet			0.00	
Cable TV			0.00	
Cell Phone			0.00	
Electricity			0.00	
Trash Pick Up Service			0.00	
Heating (Nat Gas or Oil)			0.00	
Water/Sewer			0.00	
Telephone (landline)			0.00	
Total Utilities	0.00	0.00	0.00	#DIV/0!
Restaurant/Convenience Food/Groceries				
				Percentage of Income
Food purchased at work			0.00	
Food purchased at School			0.00	
Restaurant / Fast Food			0.00	
Groceries and items purchased at Retail Store			0.00	
Total Restaurant/Convenience Food/Groceries	0.00	0.00	0.00	#DIV/0!
Personal/Misc Expenses				
				Percentage of Income
Gifts(Birthday,all Holidays, Wedding, etc..)			0.00	
Donations/Charity (that you give ck or cash to)			0.00	
Books/newspapers/magazines (purchased seperately)			0.00	
Holiday Expenses (not gifts)			0.00	
Alcoholic Beverages			0.00	
Allowance for Children			0.00	
Checking acct fees			0.00	

