



## Spending Plan

Use this form to create a spending plan. Use monthly figures for all entries.

**Monthly Income** Net Income is the amount of money you receive after taxes and other deductions. Calculate your monthly net income for this form.

1. Net Income		4. Net Income	
2. Net Income		6. Net Income	
3. Net Income		<b>Total Monthly Income</b>	

### Housing Expenses

Mortgage or Rent (include taxes)	
Second Mortgage or Home Equity Loan	
Homeowners Association Fees or Lot Rent	
Renters' or Home Insurance (not in mortgage)	
Real Estate Taxes (If not included in Mortgage)	
Home Owners Insurance (not included in mortgage)	
Renters Insurance	
Home Improvements/Maintenance (home repairs)	
Other Housing Expenses	
<b>Total Housing Expenses</b>	

### Utilities Expenses

Electric (average the high and low cost months)	
Home Heating Fuel (estimate average)	
Water/Sewer (use the average cost)	
Garbage Service	
Telephone	
Cell Phone(s)	
Internet Service	
Cable or Satellite Service	
Other Utilities	
<b>Total Utilities Expenses</b>	

### Medical and Health Expenses

Health Insurance not payroll deducted	
Medical out of pocket (co-pays, prescriptions)	
Other Medical Expenses (glasses, contacts, therapy)	
Dental or orthodontic out of pocket expenses	
Health Club or Gym Payments	
Other Medical and Health Expenses	
<b>Total Medical and Health Expenses</b>	

### Transportation Expenses

Vehicle Payment(s) (add all vehicle payments)	
Vehicle Insurance	
Gas for Vehicle(s)	
Vehicle Maintenance/Oil (divide yearly cost by 12)	
Taxes and State fees for your vehicles	
Public Transportation/ Parking/Toll (not reimbursed)	
Other Transportation Expense	
<b>Total Transportation Expenses</b>	

### **Food and Toiletries Expenses**

Groceries, Toiletries, and Cleaning Supplies	
Dining out and take-out food	
Lunches (school or work)	
Other expense for food or toiletries	
<b>Total Food and Toiletries Expenses</b>	

### **Entertainment Expenses**

Netflix, Hulu, Amazon Prime etc.	
Entertainment (video rentals, movies)	
Gifts (Holiday and other)	
Vacations/Travel	
Sporting Events/Concerts	
Other Entertainment	
<b>Total Entertainment Expenses</b>	

### **Saving**

Emergency Fund	
Money Set Aside For Savings	
Investments (not payroll deducted)	
Life Insurance	
Other savings (not payroll deducted)	
<b>Total Savings</b>	

### **Debt Expenses**

Total all payments

Monthly Payments on all Credit cards	
Monthly Payments on all unsecured loans	
Other Debt	
<b>Total Debt</b>	

### **Clothing Expenses**

Clothing and Shoes (clothes, coats, shoes, hosiery)	
Laundry (coin operated machines)	
Dry Cleaning	
Other expenses for clothing	
<b>Total Clothing Expenses</b>	

### **Miscellaneous Expenses**

Children's Activities (sports, hobbies, etc.)	
School Tuition (private school, music lessons)	
Daycare	
Camp (divide yearly cost by 12)	
Life Insurance not payroll deducted	
Alimony or Child Support not payroll deducted	
Pet Care/Vet Cost (food, toys, Vet and medications)	
Newspapers/Magazines	
Charitable Contributions	
Alcohol and Tobacco	
Other Miscellaneous	
<b>Total Miscellaneous Expenses</b>	

<b>Total For All Expenses</b>	
-------------------------------	--

**Total Monthly Income**

**Total Monthly Expenses**

	-		=	
--	---	--	---	--