

# Spending Plan

For: \_\_\_\_\_

Date: \_\_\_\_\_

## EXPENSES

### HOUSEHOLD

Rent/Mortgage \$ \_\_\_\_\_  
 Utilities (electric, gas, trash, water) \$ \_\_\_\_\_  
 Cable/Satellite TV and Internet \$ \_\_\_\_\_  
 Telephone and Long Distance \$ \_\_\_\_\_  
 Cell Phone \$ \_\_\_\_\_  
 Other Household Expenses \$ \_\_\_\_\_

**TOTAL** \$ \_\_\_\_\_

### FOOD

Groceries \$ \_\_\_\_\_  
 Lunches and Snacks \$ \_\_\_\_\_  
 Eating Out \$ \_\_\_\_\_

**TOTAL** \$ \_\_\_\_\_

### TRANSPORTATION

Car Payment \$ \_\_\_\_\_  
 Insurance \$ \_\_\_\_\_  
 Gasoline \$ \_\_\_\_\_  
 Maintenance and Repairs \$ \_\_\_\_\_  
 Public Transportation \$ \_\_\_\_\_  
 Other (parking, tolls) \$ \_\_\_\_\_

**TOTAL** \$ \_\_\_\_\_

### HEALTHCARE

Doctor \$ \_\_\_\_\_  
 Dentist \$ \_\_\_\_\_  
 Prescriptions \$ \_\_\_\_\_  
 Medical Insurance \$ \_\_\_\_\_  
 Other Healthcare Expenses \$ \_\_\_\_\_

**TOTAL** \$ \_\_\_\_\_

## INCOME

Take Home Pay \$ \_\_\_\_\_  
 Allowance \$ \_\_\_\_\_  
 Gifts \$ \_\_\_\_\_  
 Part-time Jobs and Chores \$ \_\_\_\_\_  
 Other Sources \$ \_\_\_\_\_

**TOTAL** \$ \_\_\_\_\_

### LOOKING GOOD

Clothes and Shoes \$ \_\_\_\_\_  
 Toiletries \$ \_\_\_\_\_  
 Laundry and Cleaners \$ \_\_\_\_\_  
 Hair Care \$ \_\_\_\_\_  
 Other Looking Good Expenses \$ \_\_\_\_\_

**TOTAL** \$ \_\_\_\_\_

### JUST FOR FUN

Movies/Games/Concerts \$ \_\_\_\_\_  
 Dates/Trips \$ \_\_\_\_\_  
 Music Purchases \$ \_\_\_\_\_  
 Books/Magazines/Newspaper \$ \_\_\_\_\_  
 Hobbies \$ \_\_\_\_\_  
 Other \$ \_\_\_\_\_

**TOTAL** \$ \_\_\_\_\_

### MISCELLANEOUS

Credit Card \$ \_\_\_\_\_  
 Savings and Investments \$ \_\_\_\_\_  
 Education (tuition, books, fees) \$ \_\_\_\_\_  
 Gifts and Charity \$ \_\_\_\_\_  
 Pets \$ \_\_\_\_\_

**TOTAL** \$ \_\_\_\_\_

## GRAND TOTAL

**TOTAL ALL INCOME** \$ \_\_\_\_\_  
 Subtract - \_\_\_\_\_  
**TOTAL ALL EXPENSES** \$ \_\_\_\_\_

**BOTTOM LINE** \$ \_\_\_\_\_



- Divide annual income and expenses by 12 to get a monthly figure.
- Some expenses (like utilities) will change throughout the year, so use a monthly average.