

Spending Plan



MONTHLY EXPENSES	
Rent or mortgage	\$
Second Mortgage	\$
HOA (association dues)	\$
Property taxes	\$
Homeowner or renter's insurance	\$
Gas and electric (average)	\$
Water, sewer, and garbage	\$
Telephone	\$
Groceries	\$
Household items	\$
Health and life insurance	\$
Prescriptions and doctor visits	\$
Daycare and babysitting	\$
Alimony and child support	\$
Tuition and lessons	\$
Student loans	\$
Taxes (monthly repayment)	\$
Union dues	\$
Storage fees	\$
Beauty shop and barber	\$
Movies and video rentals	\$
Internet access	\$
Cable, satellite, and streaming	\$
Dining out	\$
Sports, hobbies and clubs	\$
Gym	\$
Vacations and travel	\$
Books, music, and dvds	\$
Clothing	\$
Laundry and dry cleaning	\$
Home maintenance	\$
Pool and hot tub service	\$
Gardening	\$
Monitored alarm	\$
Gifts and cards	\$
Pet care	\$
Cell phone	\$
Banking fees and postage	\$
Cigarettes and alcohol	\$
Car payment #1	\$
Car payment #2	\$

Gasoline	\$
Car maintenance and repairs	\$
Auto insurance	\$
Auto registration	\$
Tolls, parking, and mass transit	\$
Charitable giving	\$
	\$
	\$
	\$
	\$
	\$
TOTAL FOR MONTH	\$

MONTHLY INCOME	
Job	\$
Spouse's job	\$
Part-time job	\$
Rental or room and board received	\$
Commissions and bonuses	\$
Tax refunds	\$
Investment income	\$
Government benefits	\$
Unemployment insurance	\$
Child support and alimony	\$
Support from family and friends	\$
	\$
TOTAL FOR MONTH	\$

NET	
Total Income for Month	\$
Total Expenses for Month	-
OVER / UNDER	=

SUGGESTED BUDGET GUIDELINES	
10%	Savings
15%	Debt
15%	Transportation
25%	Other
35%	Housing