

Monthly Spending Plan

Month: _____

Year: _____

Income

Totals

Net income (after taxes and benefits)	\$
Other income (after taxes)	\$
Total monthly income	\$

Expenses

Monthly Total

Housing	Savings - put your goals first	\$
	Rent or mortgage	\$
	Renters or homeowner's Insurance	\$
	Utilities (ex. Electric, gas, and sewer)	\$
	Internet, cable, and phones	\$
	Other expenses (ex. taxes)	\$
Food	Groceries and household supplies	\$
	Meals out	\$
	Other food expenses	\$
Transportation	Gas for car	\$
	Car maintenance (ex. oil changes, unexpected repairs)	\$
	Car insurance	\$
	Car loan	\$
	Public transportation	\$
	Other transportation expenses	\$
Health	Medicine	\$
	Health insurance	\$
	Other health expenses (ex. co-pays, doctors' appointments)	\$
Personal & Family	Child care	\$
	Child support	\$
	Clothing expense	\$
	School expenses	\$
	Entertainment (ex. Netflix, Hulu, Amazon Prime, ect.)	\$
	Other subscriptions	\$
Other	Other personal or family expenses	\$
	School costs (ex. supplies, tuition, student loans)	\$
	Other payments (ex. credit cards, savings)	\$
	Other expenses this month	\$
Total monthly expenses		\$

\$ _____ - \$ _____ = \$ _____

Income

Expenses

Maybe your income is more then your expenses. You have money left to save or spend

Maybe your expenses are more then your income. Look at your budget to fine expenses to cut.