

My Spending Plan

Date: _____

INCOME PER MONTH

Income #1 _____
 Income #2 _____
 Other income _____
Total Monthly Income \$ _____

EXPENSES PER MONTH**1. GIVING Choices = (+/- 10%)**

Church Offerings _____
 Other Giving _____
Total Monthly Giving \$ _____

2. SAVING Choices = (5-25%)

Emergency _____
 Major Purchase _____
 Long Term _____
Total Monthly Savings \$ _____

3. TAXES (if not withheld) = (8-15%)

Federal / State _____
 FICA (Soc Sec.) _____
Total Monthly Taxes \$ _____

4. DEBT Choices = (0-5%)

Primary credit card _____
 Other credit cards _____
 Consumer loans _____
 Student loans _____
 Home equity loan _____
 Other _____
Total Monthly Debt \$ _____

5. HOUSING Choices = (15-33%)

Mortgage / rent _____
 Property tax _____
 Maintenance/repairs _____
 Utilities _____
 Electric _____
 Gas _____
 Water _____
 Telephone _____
 Cell phones _____
 Cable TV _____
 Other _____
Total Monthly Housing \$ _____

6. TRANSPORTATION Choices = (3-10 %)

Car loan #1 _____
 Car loan #2 _____
 Gas _____
 Upkeep/repairs _____
 Other (parking etc) _____
Total Transportation \$ _____

7. INSURANCE Choices = (4-8 %)

Health _____
 Disability _____
 Life _____
 Auto _____
 Homeowner/rental _____
 Dental _____
 Other: _____
Total Monthly Insurance \$ _____

8. FOOD Choices = (10-20%)

Groceries _____
 Fast food _____
 Snacks/drinks _____
Total Monthly Food \$ _____

9. HOUSEHOLD/PERSONAL Choices = (5-10%)

Household items _____
 Clothing _____
 Beauty /hair _____
 Books/magazines _____
 Gifts _____
 Miscellaneous _____
Total Monthly Household \$ _____

10. ENTERTAINMENT Choices = (3-5%)

Dining out _____
 Technology _____
 Movies/events _____
 Fitness/sports _____
 Hobbies _____
 Travel _____
 Vacation _____
 Other: _____
Total Entertainment \$ _____

11. PROFESSIONAL SERVICES Choices = (5-15%)

Child care _____
 Doctor/dentist/meds _____
 Education _____
 Professional lessons _____
 Other _____
Total Monthly Prof.Service \$ _____

12. MISC. CASH Choices = (2-3%)

His & Hers _____
 Allowances _____
Total Monthly Small Cash \$ _____

Spending Plan Balance

Total Monthly Income \$ _____

Total Monthly Expenses \$ _____

Income Minus Expenses (should = 0) \$ _____