

# Monthly Spending Plan Worksheet

<b>Income:</b>	<b>Monthly Amount-Expected</b>	<b>Monthly Amount-Actual</b>	<b>What's the Difference?</b>
<b>Wages (after tax)</b>			
<b>Investment Income</b>			
<b>Misc. Income</b>			
<b>TOTAL INCOME:</b>			

<b>Expenses:</b>	<b>Monthly Amount-Budgeted</b>	<b>Monthly Amount Spent</b>	<b>What's the Difference?</b>	<b>Expenses:</b>	<b>Monthly Amount-Budgeted</b>	<b>Monthly Amount-Spent</b>	<b>What's the Difference?</b>
<b>Investments/Savings</b>				<b>Transportation</b>			
College Fund				Car Payment			
Emergency Savings				Gas			
Short-term Savings				Auto Repairs			
401(k) (pre-tax)				Maintenance			
Traditional or Roth IRA				Insurance			
Other Investments				<b>Communications</b>			
<b>Home</b>				Telephone/Cell Phone			
Mortgage or Rent				Internet Access			
Insurance				<b>Clothing</b>			
Property Taxes				Casual			
Home Repairs				Professional			
<b>Utilities</b>				Special Occasion			
Electricity				<b>Entertainment/Recreation</b>			
Water and Sewer				Cable TV			
Natural Gas				Movies/Movie Rentals			
<b>Debt Payments</b>				Hobbies			
Student Loans				Magazine Subscriptions			
Credit Cards				Organizational Dues			
Other Loans				Vacations			
<b>Food</b>				<b>Personal Care</b>			
Groceries				Toiletries			
Dining Out				Grooming			
<b>Family Obligations</b>				<b>Pets</b>			
Child Support				Food			
Day Care				Grooming			
Babysitting				Vet Services/Boarding			
<b>Health and Medical</b>				<b>Miscellaneous</b>			
Insurance				Household Items			

Co-Pays				Charitable Giving			
Fitness				Gifts			
				<b>TOTAL EXPENSES:</b>			