

Monthly Spending Plan



Summary of Income

Net pay / Earner 1	_____
Net pay / Earner 2	_____
Total income	-

A

Summary of Expenses

Housing

Mortgage payment or rent	_____
Heat and electric	_____
Water & sewage	_____
Cable/Internet	_____
Cell phone	_____
Subtotal	_____

Food

Food & household items	_____
Cigarettes	_____
Subtotal	_____

Auto

Car payment	_____
Gas	_____
Insurance	_____
Maintenance / repair	_____
Subtotal	_____

Debts

Student loans	_____
Credit Card	_____
Other	_____
Subtotal	_____

Clothing

Clothing/ shoes / essential purchases only	_____

Medical Expenses

Doctor	_____
Dentist	_____
Subtotal	_____

Miscellaneous

Gifts	_____

Total all categories of expenses _____ **B**

Monthly Income remaining (A less B) -