

## Monthly Spending Plan Worksheet

		Monthly Totals
	<b>Income</b>	
	Gross income (paychecks, other income)	\$ _____
	Less taxes (federal, state, Social Security, and Medicare)	\$ _____
	<b>Net Monthly Income</b>	\$ _____
	<b>Expenses</b>	\$ _____
Charity	Tithes, offerings, charitable gifts	\$ _____
Housing	Mortgage or rent	\$ _____
	Homeowners and rental insurance	\$ _____
	Utilities (electric, water, gas, trash)	\$ _____
	Phone, Internet, cable	\$ _____
	Real estate taxes	\$ _____
	Maintenance and repairs	\$ _____
	Other housing expenses	\$ _____
Food	Groceries	\$ _____
	Dining out	\$ _____
	Other food expenses	\$ _____
Transportation	Gas, parking, and public transportation	\$ _____
	Car maintenance	\$ _____
	Car insurance, license, and taxes	\$ _____
	Car loan payment	\$ _____
	Other transportation expenses	\$ _____
Health	Medicine and prescriptions	\$ _____
	Medical and dental insurance	\$ _____
	Life insurance	\$ _____
	Other health expenses	\$ _____

## APPENDIX B: WORKSHEETS

		Monthly Totals
Personal and Family	Clothing	\$
	Toiletries and cosmetics	\$
	Childcare, school supplies	\$
	Child support	\$
	Gifts	\$
	Entertainment	\$
	Pets	\$
	Hobbies	\$
	Other personal and family expenses	\$
Other	Credit card payment	\$
	Student loan payment	\$
	Miscellaneous	\$
Savings	Emergency fund	\$
	Retirement	\$
	College fund	\$
	Extra payments to pay down debt	\$
	Other savings goals	\$
<b>Total Monthly Expenses</b>		\$
Total Income		
less Total Expenses		
Net Surplus / Deficit		

## BALANCED BUDGET, BALANCED LIFE

### Spending Plan Definitions

Income	Gross income (salary, wages, side jobs, dividends, interest, other income)
Charity	Tithes, offerings, charitable gifts
Housing	Mortgage or rent payments, homeowner or rental insurance, utilities (electric, water, gas, trash, phone, Internet, cable or satellite television), real estate taxes, maintenance and repairs, and other housing expenses
Food	Groceries, dining out, and other food expenses
Transportation	Auto loan or lease payments, gasoline, oil, and maintenance, public transportation, parking, tolls, auto insurance, registration, taxes, and other transportation expenses
Health	Medicine and prescriptions, insurance premiums for medical, dental and life, and other health expenses
Personal & Family	Clothing, toiletries, cosmetics, childcare, child support, school supplies and activities, gift, entertainment, pets, hobbies, and other personal and family expenses
Other	Credit card minimum payments, student loan payments, and other monthly debt payments
Savings	Emergency fund, retirement contributions, college savings fund, extra payments to pay down debt, and other savings goals