

SPENDING PLAN

STEP ONE: Identify Income

Sources	Expected Per Month	Actual Per Month
PayCheck1		
PayCheck2		
Bonus		
SSDI		
Food Stamps		
Energy Assistance		
Child Support		
Other		

STEP TWO: List Expenses and Savings

Sources	Expected Per Month	Actual Per Month
Rent or House Payment		
Association Fees / Lot Rent		
Utilities		
Electric		
Natural Gas		
Water / Sewer		
Heat		
Trash Removal		
Phone		
Local Service		
Long Distance		
Groceries		
Eating Out		
Transportation		
Car Payment		
Fuel		
Parking		
Maintenance		
Tuition / School		
Auto Insurance		
Internet Access		
Cable TV		
Child Care		
Child Support		
Pet Supplies		
Prescriptions		

Clothes		
Charitable Donations		
Household Supplies		
Credit Cards		
Other Loans		
Personal (Haircut, etc.)		
Entertainment		
Emergency Savings		
Savings - Goals		
Gifts		
Dental		
Other		

Step Three: Compare Income and Expenses

Write down your expected monthly income: _____ \$

Write down your expected monthly expenses: _____ \$

Subtract expenses from income and write the amount here \$ _____ :

Step Four: Make Changes

My ideas for cutting spending:

My ideas for increasing income:
