



My MONTHLY SPENDING PLAN

MONTH _____ YEAR _____

My INCOME THIS MONTH

Income	Monthly Total
Paychecks (salary after taxes, benefits, and check cashing fees)	\$
Other income (after taxes) for example: child support	\$
Total monthly income	\$

My EXPENSES THIS MONTH

	Expenses	Monthly Total
HOUSING	Savings – Remember to pay yourself first!	\$
	Rent or mortgage	\$
	Renter's insurance or homeowner's insurance	\$
	Utilities (like electricity and gas)	\$
	Internet, cable, and phones	\$
	Other housing expenses (like property taxes)	\$
FOOD	Groceries and household supplies	\$
	Meals out	\$
	Other food expenses	\$
TRANSPORTATION	Public transportation and taxis	\$
	Gas for car	\$
	Parking and tolls	\$
	Car maintenance (like oil changes)	\$
	Car insurance	\$
	Car loan	\$
	Other transportation expenses	\$

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	Expenses	Monthly Total	
HEALTH	Medicine	\$	
	Health insurance	\$	
	Other health expenses (like doctors' appointments and	\$	
PERSONAL AND FAMILY	Child care	\$	
	Child support	\$	
	Money given or sent to family	\$	
	Clothing and shoes	\$	
	Laundry	\$	
	Donations	\$	
	Entertainment (like movies and amusement parks)	\$	
	Other personal or family expenses (like beauty care)	\$	
FINANCE	Fees for cashier's checks and money transfers	\$	
	Prepaid cards and phone cards	\$	
	Bank or credit card fees	\$	
	Other fees	\$	
	School costs (like supplies, tuition, student loans)	\$	
	Other payments (like credit cards and savings)	\$	
	Other expenses this month	\$	
	Total monthly expenses		\$

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Maybe your income is more than your expenses. You have money left to save or spend.
 Maybe your expenses are more than your income. Look at your budget to find expenses to cut.