

Monthly Spending Plan (Example)

<u>Item</u>	<u>Amount Budgeted</u>	<u>Total</u>	<u>Actually Spent</u>
<u>Charity</u>			
Tithe	500		
Offering	25		
Other _____		525	
<u>Savings</u>			
Emergency Fund	150		
Retirement Fund (IRA,401k, etc.)			
College		150	
<u>Food</u>			
Groceries	400		
Restaurants	75	475	
<u>Utilities</u>			
Home Phone			
Cell Phones	100		
Cable	50		
Trash	25		
Electric	150		
Gas	75		
Water	40	440	
<u>Housing</u>			
House Payment/Rent	800		
Second Mortgage			
Homeowner's Insurance	50		
Real Estate Taxes	50		
Furniture			
Repairs			
Maintenance Fees			
Other _____		900	
<u>Medical/Dental</u>			
Medicine			
Insurance			
Dentist Bill			
Doctor Bill			
Eye Doctor		520	
Page 1 Totals		3010	

Monthly Spending Plan (Example p.2)

<u>Item</u>	<u>Amount Budgeted</u>	<u>Total</u>	<u>Actually Spent</u>
<u>Transportation</u>			
Car Payment 1	350		
Car Payment 2			
Fuel	460		
Car Insurance	100		
Repairs, Maint., Tires	100		
Car Replacement			
License, Fees, Taxes	30		
Bus, Cab, Train Fares		1040	
<u>Insurances</u>			
Life Insurance	25		
Disability Insurance			
Pet Health Insurance		25	
<u>Clothing</u>			
Adults	75		
Children	50	125	
<u>Recreational</u>			
Vacation			
Entertainment	50	50	
<u>Educational</u>			
Day Care			
School Tuition			
School Supplies	30	30	
<u>Various</u>			
Babysitter			
Child Support			
Alimony			
Club/Org. Dues			
Cosmetics	30		
Toiletries	30		
Gifts (Including Christmas)	75		
Subscriptions			
Hair Care	75		
Other _____			
Other _____			
Other _____			
Other _____			
Discretionary	100	310	
2nd Page Totals		1580	



Monthly Spending Plan (Example p.3)

<u>Item</u>	<u>Amount Budgeted</u>	<u>Total</u>	<u>Actually Spent</u>
<u>Debt Reduction</u>			
Student Loan 1	125		
Student Loan 2			
Finance Company 1			
Finance Company 2			
Credit Line 1	100		
Credit Line 2			
MasterCard 1	75		
MasterCard 2			
Visa 1			
Visa 2			
Discover Card 1	50		
Discover Card 2			
American Express 1			
American Express 2			
Dept. Store Card 1			
Dept. Store Card 2			
Gas Card 1			
Gas Card 2			
Family Member Loan 1	60		
Family Member Loan 2			
Other _____			
Other _____			
Other _____			
Other _____		410	
<u>3rd Page Totals</u>		410	
<u>2nd Page Totals</u>		1580	
<u>1st Page Totals</u>		3010	
<u>Grand Total</u>		5000	
<u>Minus Total Household Income</u>		5000	
	<u>Equals</u>	0	

