

Spending Plan Worksheet by Category

Net Income Per Month:	<u>Totals</u>	Deduct from Net Income:	<u>Totals</u>
Salary #1	_____	Giving	_____
Salary #2	_____	Savings	_____
Other Income	_____		_____
Total Income	\$ _____	Net Spendable Income (100%)	\$ _____

Housing:

Mortgage or Rent	_____
Home Insurance	_____
Property Taxes	_____
Electricity	_____
Gas	_____
Water and Sewer	_____
Telephone & Cell Phone	_____
Home Maintenance	_____
Other	_____
Total Housing	Ave. 34% \$ _____

Food & Grocery	Ave. 13% \$ _____
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Transportation:

Car Payments	_____
Gas & Oil	_____
Car Insurance	_____
Annual Fees	_____
Car Repair	_____
Total Transportation	Ave. 16% \$ _____

Life Insurance	Ave. 2% \$ _____
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Clothing:

Wife	_____
Husband	_____
Kids	_____
Total Clothing	Ave. 6% \$ _____

Debts:

Credit Cards	_____
Family Loans	_____
Other Loans	_____
Total Debts	Ave. 5% \$ _____

Medical:

Doctor	_____
Dentist	_____
Eye Doctor	_____
Drugs & Medicines	_____
Medical Insurance	_____
Other Medical	_____
Total Medical	Ave. 8% \$ _____

Gifts	Ave. 2% \$ _____
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Entertainment & Recreation:

Eating Out	_____
Vacation	_____
Activities	_____
Babysitters	_____
Personal - Husband	_____
Personal - Wife	_____
Trips	_____
Other	_____
Total Entertainment	Ave. 7% \$ _____

Miscellaneous:

Personal Care Items	_____
Laundry & Cleaners	_____
Education Expenses	_____
Hair Care Services	_____
Office Supplies	_____
Internet access	_____
Postage	_____
Child Care	_____
Other	_____
Total Miscellaneous	Ave. 7% \$ _____

Net Spendable Income	_____
Less Total Expenses	_____
Income Remaining (+,-)	_____

