

MONTHLY SPENDING PLAN



DATE: _____

Fixed Expenses

	Spending
Mortgage/Rent	\$ _____
Home Repair	\$ _____
HOA Fees	\$ _____
Property Tax	\$ _____
Basic Utilities (Gas/Electric)	\$ _____
Water/Trash	\$ _____
Internet	\$ _____
Cable/Satellite	\$ _____
Phone	\$ _____
Homeowner's/Renter's Insurance	\$ _____
Auto Insurance	\$ _____
Medical	\$ _____
Dental	\$ _____
Vision	\$ _____
Liability Coverage	\$ _____
Security System	\$ _____
Total Fixed Expenses	\$ _____

Variable Expenses

Groceries	\$ _____
Entertainment/Dining	\$ _____
Charitable Contributions	\$ _____
Transportation/Gas	\$ _____
Personal Spending/Shopping	\$ _____
Children's Activities	\$ _____
Child Care	\$ _____
Clothing	\$ _____
Membership Fees	\$ _____
Gifts	\$ _____
Subscriptions	\$ _____
Travel	\$ _____
Other _____	\$ _____
Total Variable Expenses	\$ _____
Living Expenses	\$ _____

Financial Plan

Personal Development	\$ _____
Emergency Savings	\$ _____
Short Term Savings	\$ _____
Life Insurance	\$ _____
Disability	\$ _____
LTC	\$ _____
Non Qualified Accounts	\$ _____
Education	\$ _____
IRAs	\$ _____
401(k)/403(b)/457/TSP	\$ _____
SEP/SIMPLE	\$ _____
Profit Sharing Plan	\$ _____
FSA/HSAs	\$ _____
Other _____	\$ _____
Total Financial Plan	\$ _____

Liabilities

	Spending
Mortgage	\$ _____
Credit Card	\$ _____
Vehicle #1 Loan	\$ _____
Vehicle #2 Loan	\$ _____
Student Loan	\$ _____
Personal Loan	\$ _____
Pay Loan	\$ _____
Other _____	\$ _____
Total Monthly Liabilities	\$ _____

Source 1: _____

Gross Income

(-) Federal Taxes	\$ _____
(-) State/Local Taxes	\$ _____
(-) Social Security/Payroll	\$ _____

S1 Net Income \$ _____

Source 2: _____

Gross Income

(-) Federal Taxes	\$ _____
(-) State/Local Taxes	\$ _____
(-) Social Security/Payroll	\$ _____

S2 Net Income + \$ _____

Other Net Income

Net Rental Income	\$ _____
Retirement Income	\$ _____
Child Support/Alimony	\$ _____
Passive Business Income	\$ _____
Disability	\$ _____
Investment Income	\$ _____
Trust Income	\$ _____

Total Other Net Income + \$ _____

Total Monthly Net Income = \$ _____

Total Fixed Expenses \$ _____

Total Variable Expenses + \$ _____

Total Financial Plan + \$ _____

Total Monthly Liabilities + \$ _____

Total Monthly Expenses = \$ _____

Unallocated Income = \$ _____