



Monthly Spending Plan Worksheet

	Present/Actual	Target/Planned	Change +/-
INCOME - Take Home			
Net Income 1			
Net Income 2			
Alimony/Child Support			
Other Income			
Total Income:			
EXPENSES:			
Mortgage/Rent			
Insurance (Auto, Home, Life)			
Alimony/Child Support			
Investing (IRA, 401k)			
Savings			
Car Payment			
Other Fixed Loan Payments			
Charitable Donations			
Groceries/household items			
Telephone, cable, internet			
Electric, Gas, Water			
Transportation (gas, oil changes, maintenance)			
Childcare			
Medical/dental			
Credit Card payments			
Other unsecured debts			
Clothing			
Home Maintenance			
Entertainment/Dining Out, etc.)			
Spending money/allowances			
Gifts, Christmas, other			
Contributions			
Vacations			
College savings			
Other			
Total Expenses:			
Surplus/Deficit (income minus expenses):			

- ◆ Deficit: expenses/income must be adjusted to move to a surplus.
- ◆ Surplus: monies to advance forward, can it be increased?