

SPENDING PLAN

Earnings/Income Per Month		
Income 1 (net take-home)	\$	-
Income 2 (net take-home)	\$	-
Income 3 (net take-home)	\$	-
Total Monthly Income	\$	-

1. Giving	\$	-	#####
Church	\$	-	
Other Contributions	\$	-	

2. Saving	Guide: 5-10%	\$	-	#####
Emergency		\$	-	
Replacement		\$	-	
Long Term		\$	-	

3. Debt	Guide: 0-10%	\$	-	#####
Credit Cards:				
VISA		\$	-	
Mastercard		\$	-	
Discover		\$	-	
American Express		\$	-	
Gas Cards		\$	-	
Department Stores		\$	-	
Education Loans				
		\$	-	
Other Loans:				
Bank Loans		\$	-	
Credit Union		\$	-	
Family/Friends		\$	-	
Other		\$	-	

4. Housing	Guide: 25-38%	\$	-	#####
Mortgage/Taxes/Rent		\$	-	
Maintenance/Repairs		\$	-	
Utilities:				
Electric		\$	-	
Oil Heat		\$	-	
Water		\$	-	
Trash		\$	-	
Telephone/Internet/TV		\$	-	
Cell Phone		\$	-	
Sewer		\$	-	

5. Auto/Transp.	Guide: 12-15%	\$	-	#####
Car Payments		\$	-	
Gas & Bus/Train/Parking		\$	-	
Oil/Lube/Maintenance		\$	-	

6. Insurance	Guide: 5%	\$	-	#####
(Paid by You)				
Auto		\$	-	
Homeowners		\$	-	
Life Insurance		\$	-	
Medical/Dental		\$	-	
Other		\$	-	

7. Household/Personal	Guide: 15-25%	\$	-	#####
Groceries		\$	-	
Clothes/Dry Cleaning		\$	-	
Gifts		\$	-	
Household Items		\$	-	
Home improvement		\$	-	
Personal:				
Liquor/Tobacco		\$	-	
Cosmetics		\$	-	
Barber/Beauty		\$	-	
Other:				
Books/Magazines		\$	-	
Allowances		\$	-	
Music Lessons		\$	-	
Personal Technology		\$	-	
Education		\$	-	
Miscellaneous		\$	-	

8. Entertainment	Guide: 5-10%	\$	-	#####
Going Out:				
Meals		\$	-	
Movies/Events		\$	-	
Baby-sitting		\$	-	
Travel (Vacations/Trips)				
		\$	-	
Other:				
Fitness/Sports		\$	-	
Hobbies		\$	-	
Media Rental		\$	-	
Other		\$	-	

9. Prof. Services	Guide: 5-15%	\$	-	#####
Child Care			-	
Medical/Dental/Presc.			-	
Other:				
Legal			-	
Counseling			-	
Professional Dues			-	

10. Miscellaneous	Guide: 2-3%	\$	-	#####
Small Cash Expenditures				

TOTAL EXPENSES -

Total Monthly Income	-
Less Total Expenses	-
Income Over/(Under) Expenses	-