

Spending plan work sheet

Spending Plan

- Instructions:**
1. Calculate monthly net income in box 1
 2. Estimate monthly expenses (sum of fixed (2a), controllable (2b) and monthly portion of periodic expenses (2c))
 3. Compare income and expenses and make adjustments

2a. Fixed expenses

Housing

Rent or mortgage \$ _____
 Insurance/taxes* \$ _____

Utilities

Telephone \$ _____
 Heating \$ _____
 Electricity \$ _____
 Trash/garbage \$ _____
 Water \$ _____
 Sewage \$ _____
 Cable \$ _____
 Other: _____ \$ _____

Credit card payments

_____ \$ _____
 _____ \$ _____
 _____ \$ _____
 _____ \$ _____
 _____ \$ _____

Auto

Loan payment \$ _____
 Insurance* \$ _____
 License \$ _____

Child support/alimony

\$ _____

Life insurance*

\$ _____

Other

_____ \$ _____
 _____ \$ _____
 _____ \$ _____

Total monthly estimated

Fixed expenses \$ _____

**Monthly portion of premiums in NOT paid by employer OR automatically deducted from your paycheck OR listed with your periodic expenses on page 2.*