

## 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

### 2c. Periodic expenses

These are expenses that come up once or twice a year. Fill in the estimated costs under the month they are due. Taxes, insurance premiums, auto servicing, tires, license, birthdays and holidays, educational costs, vacations, etc. Do not include taxes withheld from your paycheck, but do include estimated tax payments you make to the IRS. Add your yearly periodic expenses and divide by 12 to determine the monthly portion.

<b>Jan</b>	<b>July</b>
<b>Feb</b>	<b>Aug</b>
<b>Mar</b>	<b>Sept</b>
<b>Apr</b>	<b>Oct</b>
<b>May</b>	<b>Nov</b>
<b>June</b>	<b>Dec</b>
<b>Subtotal</b>	<b>Subtotal</b>
\$ <input style="width: 80px; height: 20px;" type="text"/>	\$ <input style="width: 80px; height: 20px;" type="text"/>

Total Periodic Expenses = Monthly portion periodic expenses