

## 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

### 3. Compare income & expenses

<b>Net monthly income</b>	\$ _____
<b>Estimated expenses:</b>	
Fixed.....\$ _____	
Controllable.....\$ _____	
Periodic.....\$ _____	
(monthly portion)	
	<i>minus</i> \$ _____
<b>Balance</b>	\$ <input type="text"/>