

Monthly Spending Plan (Example)

<u>Item</u>	<u>Amount Budgeted</u>	<u>Total</u>	<u>Actually Spent</u>
<u>Charity</u>			
Tithe	<u>500</u>		<u> </u>
Offering	<u>25</u>		<u> </u>
Other _____	<u> </u>	<u>525</u>	<u> </u>
<u>Savings</u>			
Emergency Fund	<u>150</u>		<u> </u>
Retirement Fund (IRA,401k, etc.)	<u> </u>		<u> </u>
College	<u> </u>	<u>150</u>	<u> </u>
<u>Food</u>			
Groceries	<u>400</u>		<u> </u>
Restaurants	<u>75</u>	<u>475</u>	<u> </u>
<u>Utilities</u>			
Home Phone	<u> </u>		<u> </u>
Cell Phones	<u>100</u>		<u> </u>
Cable	<u>50</u>		<u> </u>
Trash	<u>25</u>		<u> </u>
Electric	<u>150</u>		<u> </u>
Gas	<u>75</u>		<u> </u>
Water	<u>40</u>	<u>440</u>	<u> </u>
<u>Housing</u>			
House Payment/Rent	<u>800</u>		<u> </u>
Second Mortgage	<u> </u>		<u> </u>
Homeowner's Insurance	<u>50</u>		<u> </u>
Real Estate Taxes	<u>50</u>		<u> </u>
Furniture	<u> </u>		<u> </u>
Repairs	<u> </u>		<u> </u>
Maintenance Fees	<u> </u>		<u> </u>
Other _____	<u> </u>	<u>900</u>	<u> </u>
<u>Medical/Dental</u>			
Medicine	<u> </u>		<u> </u>
Insurance	<u> </u>		<u> </u>
Dentist Bill	<u> </u>		<u> </u>
Doctor Bill	<u> </u>		<u> </u>
Eye Doctor	<u> </u>	<u>520</u>	<u> </u>
Page 1 Totals		<u>3010</u>	<u> </u>

Monthly Spending Plan (Example p.2)

<u>Item</u>	<u>Amount Budgeted</u>	<u>Total</u>	<u>Actually Spent</u>
<u>Transportation</u>			
Car Payment 1	350		
Car Payment 2			
Fuel	460		
Car Insurance	100		
Repairs, Maint., Tires	100		
Car Replacement			
License, Fees, Taxes	30		
Bus, Cab, Train Fares		1040	
<u>Insurances</u>			
Life Insurance	25		
Disability Insurance			
Pet Health Insurance		25	
<u>Clothing</u>			
Adults	75		
Children	50	125	
<u>Recreational</u>			
Vacation			
Entertainment	50	50	
<u>Educational</u>			
Day Care			
School Tuition			
School Supplies	30	30	
<u>Various</u>			
Babysitter			
Child Support			
Alimony			
Club/Org. Dues			
Cosmetics	30		
Toiletries	30		
Gifts (Including Christmas)	75		
Subscriptions			
Hair Care	75		
Other _____			
Other _____			
Other _____			
Other _____			
Discretionary	100	310	
2nd Page Totals		1580	

Monthly Spending Plan (Example p.3)

<u>Item</u>	<u>Amount Budgeted</u>	<u>Total</u>	<u>Actually Spent</u>
<u>Debt Reduction</u>			
Student Loan 1	125		
Student Loan 2			
Finance Company 1			
Finance Company 2			
Credit Line 1	100		
Credit Line 2			
MasterCard 1	75		
MasterCard 2			
Visa 1			
Visa 2			
Discover Card 1	50		
Discover Card 2			
American Express 1			
American Express 2			
Dept. Store Card 1			
Dept. Store Card 2			
Gas Card 1			
Gas Card 2			
Family Member Loan 1	60		
Family Member Loan 2			
Other _____			
Other _____			
Other _____			
Other _____		410	
<u>3rd Page Totals</u>		410	
<u>2nd Page Totals</u>		1580	
<u>1st Page Totals</u>		3010	
<u>Grand Total</u>		5000	
<u>Minus Total Household Income</u>		5000	
	<u>Equals</u>	0	

