

Spending Plan Worksheet by Category

Income Per Month:	<u>Totals</u>	Deduct from Gross Income:	<u>Totals</u>
Salary #1	_____	Giving	_____
Salary #2	_____	Taxes & Other Deductions	_____
Other Income	_____	Savings / 401K	0
Total Income	\$0	Net Spendable Income	\$0

Housing:

Mortgage or Rent	_____
Home Insurance	_____
Property Taxes	_____
Electricity	_____
Gas	_____
Water and Sewer	_____
Telephone & Cell Phone	_____
Home Maintenance	_____
Other	_____
Total Housing	Ave. 33%

Food & Grocery	Ave. 16%
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Transportation:

Car Payments	_____
Gas & Oil	_____
Car Insurance	_____
Annual Fees	_____
Car Repair	_____
Total Transportation	Ave. 16%

Life Insurance	Ave. 2%
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Clothing:

Wife	_____
Husband	_____
Kids	_____
Total Clothing	Ave. 5%

Debts:

Credit Cards	_____
Family Loans	_____
Other Loans	_____
Total Debts	Ave. 5%

Medical:

Doctor	_____
Dentist	_____
Eye Doctor	_____
Drugs & Medicines	_____
Medical Insurance	_____
Other Medical	_____
Total Medical	Ave. 8%

Gifts	Ave. 2%
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Entertainment & Recreation:

Eating Out	_____
Vacation	_____
Activities	_____
Babysitters	_____
Personal - Husband	_____
Personal - Wife	_____
Trips	_____
Other	_____
Total Entertainment	Ave. 8%

Miscellaneous:

Personal Care Items	_____
Laundry & Cleaners	_____
Education Expenses	_____
Hair Care Services	_____
Office Supplies	_____
Internet access	_____
Postage	_____
Other	_____
Total Miscellaneous	Ave. 5%

NET SPENDABLE INCOME **\$0** = **TOTAL EXPENSES** **\$0**