

SPENDING PLAN

GROSS INCOME PER MONTH

Salary	\$ _____
Interest	\$ _____
Work Study	\$ _____
Allowance	\$ _____
Other	\$ _____
Total	\$ _____

LESS

Tithes	\$ _____
Income Taxes	\$ _____
Total	\$ _____
NET SPENDABLE INCOME	\$ _____

Housing

Mortgage (Rent)	\$ _____
Insurance	\$ _____
Taxes	\$ _____
Electricity	\$ _____
Gas	\$ _____
Water	\$ _____
Telephone	\$ _____
Internet	\$ _____
Cable	\$ _____
Maintenance	\$ _____
Other	\$ _____

Food

Groceries	\$ _____
Meal Plan	\$ _____
Lunch	\$ _____

Savings

Emergency Fund	\$ _____
Goal Savings	\$ _____
Retirement	\$ _____
Investments	\$ _____

School/Childcare

Tuition	\$ _____
Books/Materials	\$ _____
Computer Equipment	\$ _____
Day Care	\$ _____

Automobile/Transportation

Loan Payments	\$ _____
Gas	\$ _____
Insurance	\$ _____
License/Taxes	\$ _____
Maintenance/Repair	\$ _____

SPENDING PLAN

Bus/Train Fare/Passes \$ _____

Medical Expenses

Doctor \$ _____

Dentist \$ _____

Pharmacy \$ _____

Other \$ _____

Insurance

Life \$ _____

Medical \$ _____

Other \$ _____

Debts

Credit Card \$ _____

Student Loans \$ _____

Other Loans \$ _____

Entertainment & Recreation

Eating Out \$ _____

Movies \$ _____

CD/Music Downloads \$ _____

Baby Sitting \$ _____

Activities/Hobbies \$ _____

Vacation \$ _____

Other \$ _____

Clothing

Work/Uniform \$ _____

Casual Wear \$ _____

Formal Dress Wear \$ _____

Miscellaneous

Beauty/Barber \$ _____

Toiletry/Cosmetics \$ _____

Laundry/Dry Cleaning \$ _____

Subscriptions \$ _____

Gifts (incl. Christmas) \$ _____

Other \$ _____

Total Expenses \$ _____

Income v. Expenses

Net Spendable Income \$ _____

Less Total Expenses \$ _____

Unallocated Surplus Income \$ _____

In the house of the wise are stores of choice food and oil, but a foolish man devours all that he has. Proverbs 21:20