SPENDING PLAN

Total Income	5. Debts
Salary	 (except auto & house)
Interest	 ,
Dividends	 6. Entertainment/Recreation
Other income	 Eating out
Less	Babysitters
•Giving/Tithe	Activities/Trips
•Taxes	 Vacation
	 Pets
Spendable Income	
1	7. Clothing
Living Expenses	8. Savings
1. Housing	
Mortgage or rent	 9. Medical
Insurance	 Doctor
Property taxes	 Dentist
Electricity	 Prescriptions
Cable TV	 Other
Gas	
Water	 10. Miscellaneous
Sanitation	 Toiletries/Cosmetics
Telephone	 Beauty/Barber
Maintenance	 Laundry/Cleaning
Internet service	 Allowances
Other	 Subscriptions
	Gifts
2. Food	 Other
3. Transportation	 11. School/Child Care
Payments	 Tuition
Gas & oil	 Materials
Insurance	 Transportation
License/Taxes	 Day care
Auto maintenance	 10.0
Auto replacement	 12. Savings/Investments
Other	
4. Insurance	How the month turns out
Life	 Spendable Income
Health/Dental	 Minus Living Expenses
Disability	 Monthly Surplus or Deficit
Other	 , 1