



Spending Plan

Income Source	Amount
Wages (after taxes)	
Bonuses and overtime	
Tips	
Interest and dividends	
Child support	
Pension, social security, etc.	
Tax refund	
Rental income	
Gifts	
Total	

Expenses	Budgeted	Actual	Difference
Housing			
Mortgage/Rent			
Home/Rental Insurance			
Utilities (Gas/Heat/Electricity/Water)			
Cell Phone (data plan, apps)			
Cable/Online video streaming			
Internet			
Furnishings/Appliances			
Lawn/Garden			
Home Repairs/Improvements			
Total			

Expenses	Budgeted	Actual	Difference
Transportation			
Loan Payments			
Auto Insurance			
Gas			
Bus/Taxi/Train Fare			
Repairs			
Registration/License			
Parking			
Total			
Health			
Health Insurance			
Doctor/Dentist			
Medicine/Prescriptions			
Toiletries			
Health Club Dues			
Life Insurance			
Total			
Daily Living/Personal			
Groceries			
Coffee, soda, etc.			
Snacks			
Clothing			
Dining Out			
Haircuts			
Laundry			
Pet Food			
Total			

Expenses	Budgeted	Actual	Difference
Entertainment			
Music			
Games/Videos/DVDs			
Movies/Theater			
Concerts/Plays			
Books/Newspapers/Magazines			
Hobbies			
Sporting events			
Toys/Electronics			
Vacation/Travel			
Membership Dues			
Total			
Savings			
Emergency Fund			
Transfer to Savings			
Retirement (401k, IRA)			
Investments			
Total			
Obligations			
Tithe			
Student Loan			
Other Loan			
Credit Cards			
Investments			
Alimony/Child Support			
Taxes (Federal, State, Local)			
Total			
Grand Totals			