



Spending Plan for the Month of _____

		Planned Amounts	Actual Amounts		Planned Amounts	Actual Amounts
SPENDABLE INCOME						
Income #1		\$ _____	\$ _____			
Income #2		\$ _____	\$ _____			
Income #3		\$ _____	\$ _____			
Income #4		\$ _____	\$ _____			
A. Net Spendable Income		\$ _____	\$ _____			
EXPENSES						
1. Housing/Utilities (30-45%)				6 Savings		
Mortgage/Rent		\$ _____	\$ _____	Emergency Fund	\$ _____	\$ _____
Home/Renter's Insurance		\$ _____	\$ _____	Housing Fund	\$ _____	\$ _____
Taxes		\$ _____	\$ _____	Savings	\$ _____	\$ _____
Electricity		\$ _____	\$ _____	Retirement	\$ _____	\$ _____
Gas		\$ _____	\$ _____	SUBTOTAL	\$ _____	\$ _____
Water		\$ _____	\$ _____	7 Giving	\$ _____	\$ _____
Sanitation		\$ _____	\$ _____	8 Entertainment		
Telephone		\$ _____	\$ _____	Eating Out	\$ _____	\$ _____
Cell Phone		\$ _____	\$ _____	Babysitters	\$ _____	\$ _____
Maintenance		\$ _____	\$ _____	Activities/Trips	\$ _____	\$ _____
Storage		\$ _____	\$ _____	Cable TV	\$ _____	\$ _____
Other		\$ _____	\$ _____	Internet	\$ _____	\$ _____
SUBTOTAL		\$ _____	\$ _____	Fun Money/Movies/Etc	\$ _____	\$ _____
2. Groceries (5-15%)		\$ _____	\$ _____	Other	\$ _____	\$ _____
3. Transportation (10-15%)				SUBTOTAL	\$ _____	\$ _____
Vehicle Payments		\$ _____	\$ _____	9 Medical Expenses		
Gas		\$ _____	\$ _____	Medical Costs	\$ _____	\$ _____
Maintenance/Repair		\$ _____	\$ _____	Health Insurance	\$ _____	\$ _____
Car Insurance		\$ _____	\$ _____	Life Insurance	\$ _____	\$ _____
Registration/License		\$ _____	\$ _____	Other	\$ _____	\$ _____
Bus/Taxi/Train Fare		\$ _____	\$ _____	SUBTOTAL	\$ _____	\$ _____
Other		\$ _____	\$ _____	10 Miscellaneous		
SUBTOTAL		\$ _____	\$ _____	Smoking	\$ _____	\$ _____
4. Clothing (2-7%)				Salon/Barber	\$ _____	\$ _____
Clothing		\$ _____	\$ _____	Gifts	\$ _____	\$ _____
Laundromat/Laundry		\$ _____	\$ _____	Pets	\$ _____	\$ _____
SUBTOTAL		\$ _____	\$ _____	Other	\$ _____	\$ _____
5 Debt Payments:		\$ _____	\$ _____	SUBTOTAL	\$ _____	\$ _____
				11 School/Childcare (5-10%)		
				Tuition/Daycare	\$ _____	\$ _____
				Materials/Fees	\$ _____	\$ _____
				Field Trips	\$ _____	\$ _____
				Hot Lunch	\$ _____	\$ _____
				Other	\$ _____	\$ _____
				SUBTOTAL	\$ _____	\$ _____
				12 B. Total Monthly Expenses	\$ _____	\$ _____

Income vs. Expenses			
A. Net Spendable Income	\$ _____	\$ _____	
B. Less: Total Monthly Expenses	\$ _____	\$ _____	
C. Subtract B. from A = C Net Profit	\$ _____	\$ _____	

To Earn a Voucher You Must Complete A-B = C