

## Spending Plan for a Month -2023

Date Prepared \_\_\_\_\_

Month Started \_\_\_\_\_

Monthly Income	Amount		
Net Salary A (after taxes)		0.00	
Net Salary B (after taxes)		0.00	
Interest from Savings		0.00	
Net Rental Income		0.00	
<b>Other Income</b>			
Bonuses		0.00	
Commissions		0.00	
SSI		0.00	
Child Support		0.00	
Asssitance \$		0.00	
Alimony		0.00	
Unemployment		0.00	
other		0.00	
<b>Total Income</b> (a)		0.00	
	Plan	Actual Spending	Spent Over (-) or Under (+)
<b>Auto</b>			
Auto Insurance	0.00		0.00
Auto Loan/Auto Lease	0.00		0.00
Auto Registration Renewal	0.00		0.00
Auto Repairs/Maintenance/Oil Changes	0.00		0.00
Parking/Tolls/Easy Pass	0.00		0.00
<b>Monthly Payments</b>			
Child Support/Alimony	0.00		0.00
Credit Card Payments (minimum required to pay)	0.00		0.00
<b>Collections/Debt Payments</b>			
Credit Collections - Bankruptcy	0.00		0.00
Credit Collections - Debt Management Plan	0.00		0.00
Credit Collections - IRS or other Taxes	0.00		0.00
Credit Collections - Judgement	0.00		0.00
<b>Eduction</b>			
School Lunches	0.00		0.00
Tuition	0.00		0.00
Books, Supplies, Fees, etc.	0.00		0.00
School Trips/School Teams/extra curricular	0.00		0.00
<b>Housing Payment &amp; Expenses</b>			
1st Mortgage	0.00		0.00
2nd Mortgage	0.00		0.00
Home Owners Association (HOA)	0.00		0.00
Home Equity Line of Credit	0.00		0.00
Homeowners/Renters Insurance	0.00		0.00
Property/Real Estate Taxes	0.00		0.00
Rent	0.00		0.00
<b>Installment Loans</b>			
Personal Loan	0.00		0.00
Student Loan	0.00		0.00

<b>Insurance (If any of the below already out of paycheck then put Zero )</b>			
Accident and Disability	0.00		0.00
Health Insurance	0.00		0.00
Life Insurance	0.00		0.00
<b>Medical</b>			
Dentist Visit/Co-Pay	0.00		0.00
Doctor Visit / Co-Pay	0.00		0.00
Vision / Glasses / Contacts	0.00		0.00
Medical Bills	0.00		0.00
Medications	0.00		0.00
<b>Miscellaneous</b>			
Other Descriptions	0.00		0.00
<b>Savings (not if auto deducted from paycheck)</b>			
Savings Contribution	0.00		
401K / SEP / IRA	0.00		0.00
<b>Utilities</b>			
Internet	0.00		0.00
Cable TV/Satellite Service	0.00		0.00
Cell Phone/Telephone	0.00		0.00
Electricity	0.00		0.00
Trash Service	0.00		0.00
Heating (Nat Gas or Oil)	0.00		0.00
Water/Sewer	0.00		0.00
<b>Discretionary Expenses</b>			
<b>Auto</b>			
Gasoline	0.00		0.00
<b>Charity</b>			
Donations	0.00		0.00
Fundraisers	0.00		0.00
<b>Entertainment</b>			
Books/Newspapers/Magazine	0.00		0.00
Lottery Tickets	0.00		0.00
Concerts/Sporting Events			
Recreation Activities			
Movies / Theatre	0.00		0.00
<b>Dining Out &amp; Groceries</b>			
Food Delivery Services (HelloFresh, Door Dash, etc)	0.00		0.00
Restaurant / Fast Food	0.00		0.00
Groceries	0.00		0.00
<b>Gifts (holiday, bday, wedding, graduation, etc..)</b>			
Gifts	0.00		0.00
<b>Household</b>			
Alcoholic Beverages (Liquor Store, Bar)	0.00		0.00
Allowance/\$ for Children	0.00		0.00
Bank Fees (Cking, ATM, etc)	0.00		0.00
Salon Visits (Barber, Hair Salon, Nails, Spa, etc)	0.00		0.00
Child Care	0.00		0.00
Smoking/Tobacco	0.00		0.00
Housecleaning Service	0.00		0.00

Fashion (Clothing, belts, shoes,boots, coats, etc.)	0.00		0.00
Fitness Membership	0.00		0.00
Dependent Care (Adult)	0.00		0.00
Personal Items / Toiletries (not charged & not from grocery store)	0.00		0.00
Laundry / Dry Cleaning	0.00		0.00
Repairs / Maintenance (Home/Apt)	0.00		0.00
Entertainment Subscriptions (Netflix, Hulu, Disney Plus)	0.00		0.00
Amazon & Other Service Memberships	0.00		0.00
Vacation (day trips or longer)	0.00		0.00
OTHER	0.00		0.00
OTHER	0.00		0.00
OTHER	0.00		0.00
<b>Miscellaneous</b>			
Transportation (Uber/Lyft/Bus/Train)	0.00		0.00
Lessons/Clubs/Team Fees	0.00		0.00
Professional Services (Attorney/Accountant)	0.00		0.00
Tolls/Easy Pass	0.00		0.00
Hobby Expenses	0.00		0.00
Storage	0.00		0.00
<b>Pet Expenses</b>			
Vet/Boarding/Pet Walkers/Medication	0.00		0.00
Pet Supplies (food, treats, toys, etc..)	0.00		0.00
<b>Total Expenses</b>	0.00	0.00	0.00
		<b>Amount</b>	
<b>Total Income</b> {(a) From Above}		0.00	
<b>Total Expenses</b> {(b) From Actual Spending}		0.00	
<b>Cash Flow*</b> (Total Income minus Total Expenses)		0.00	
*This is the amount for additional savings and goals. If you get a negative number, then you must reduce spending and/or increase income!			
<b>A budget or spending plan is a tool to get you where you want to go. You need to live with it and change it on an on-going basis as your anticipated monthly expenses increase or decrease.</b>			
g:budgetform.2023			