

Monthly Spending Plan		
Date Prepared	Month	
<b>Monthly Income</b>		
Net Salary A (after taxes)		
Net Salary B (after taxes)		
Other:		
Other:		
<b>Total Income</b>	0.00	
	<b>Plan</b>	<b>Actual Spending</b>
Rent or Mortgage (if PITI only use this line)		
Renters/Homeowners Insurance		
Homeowners Association Fee (HOA)		
Home Repairs		
Utilities (Gas/Electric)		
Utilities (Water, Sewer, Garbage)		
Real Estate Taxes (if not included in mortgage)		
Cell Phone		
Cable TV		
Grocery Purchases		
Restaurants/Fast Food		
Car/Lease Payment		
Car Gas and Oil		
Car Insurance		
Car Repairs (anticipated)		
Parking/Tolls (EZ Pass)		
Life Insurance (not included on paycheck)		
Non-Reimbursed medical payments		
Prescription/Non Prescription Medications		
Dental Care		
Vision Care, Eyeglass, Contacts		
Clothing		
Laundry/Dry Cleaners		
Personal Care		
Credit Card Payments and Charges		
Personal Loan		
Student Loan		
Recreation/Hobbies		
Gifts		
Charitable Donations		
Vacations		
Gambling/Lottery		
Liquor/Beer/Wine/Tobacco		
Pet Care		
Savings		
Other:		
<b>Total Expenses</b>	0.00	0.00
	<b>Amount</b>	
<b>Total Income</b>	0.00	
<b>Total Actual Spending</b>	0.00	
<b>Cash Flow*</b> (Income minus Expenses)	0.00	