Monthly Spending Plan			
Date Prepared			
Monthly Income			
Net Salary A (after taxes)			
Net Salary B (after taxes)			
Interest from Savings			
Net rental Income			
Other income			
Bonuses			
Commissions			
SSI			
Child support			
Assistance $			
Alimony			
Unemployment			
Other:			
Total Income (a)			
	Plan	Actual Spending	Over (-) or Under (+)
Auto			
Auto Insurance			0
Auto Loan/Auto Lease			0
Auto registration Renewal			0
Auto Repairs/Maintenance/oil Changes			0
Parking/Tolls/Easy Pass			0.00
Monthly Payments			
Child Support/Alimony			0.00
Credit Cards Payments (minimum required to pay)			0.00
Collections/Debt Payments			
Credit Collections - Bankruptcy			0.00
Credit Collections – Debt Management Plan			0.00
Credit Collections – IRS or other Taxes			0.00
Credit Collections - Judgement			0.00
Education			
Scholl Lunches			0.00
Tuition			0.00
Books, Supplies, Fees, etc.			0.00
School Trips/School Teams/Extra Curricular			0.00
Housing Payment & Expenses			
1st Mortgage			0.00
2nd Mortgage			0.00
Homeowners Association Fee (HOA)			0.00
Home Equity Line of Credit			0.00
Homeowners/ Renter Insurance			0.00
Property /Real Estate taxes			0.00
Rent			0
Installments Loans			

Personal Loan			**0**
Student Loan			**0**
Insurance (If any of the below already out of paycheck then put zero)			
Accident and Disability			**0.00**
Health Insurance			**0.00**
Life Insurance			**0**
Medical			
Dentist Visit/Co-Pay			**0.00**
Doctor Visit/Co-Pay			**0.00**
Vision/Glasses/Contacts			**0.00**
Medical Bills			**0.00**
Medications			**0.00**
Miscellaneous			
Other Descriptions			**0.00**
Savings (not if auto deducted from paycheck)			**0.00**
Saving Contribution			**0.00**
401K /SEP/ IRA			**0.00**
Internet			**0.00**
Cable Service/Satellite Service			**0.00**
Cell Phone/ Telephone			**0.00**
Electricity			**0.00**
Trash Service			**0.00**
Heating (Not Gas or Oil)			**0.00**
Water/Sewer			**0.00**
Discretionary Expenses			
Auto			
Gasoline			**0.00**
Charity			
Donations			**0.00**
Fundraisers			**0.00**
Entertainment			
Books/Newspapers/Magazine			**0.00**
Lottery Tickets			**0.00**
Concerts/Sporting Events			**0.00**
Recreation Activities			**0.00**
Movies/Theatre			**0.00**
Dining Out & Groceries			
Food Delivery Services (HelloFresh, Door Dash etc.)			**0.00**
Restaurant / Fast Food			**0.00**
Groceries			**0.00**
Gifts (Holidays, Birthdays, Weddings, Graduation, etc.)			
Gifts			**0.00**
Household			
Alcoholic Beverages (Liquor Store, Bar)			**0**
Allowance/ $ for children			**0.00**
Bank Fees (Checking, ATM, etc.)			**0.00**

Salon Visits (Barber, Hair Salon, Nail, Spa, etc.)			0.00
Childcare			0.00
Smoking/Tobacco			0.00
Housecleaning Service			0.00
Fashion (Clothing, belts, shoes, boots, coats, etc.)			0.00
Fitness Membership			0.00
Dependent Care (Adults)			0.00
Personal Items/Toiletries (not charged & not from grocery store)			0.00
Laundry/ Dry Cleaning			0
Repairs/ Maintenance (Home/Apt)			0.00
Entertainment Subscriptions (Netflix, Hulu, Disney Plus)			0.00
Amazon & Other Service Memberships			0.00
Vacation (Day Trips or longer)			0.00
OTHER			0.00
OTHER			0.00
OTHER			0.00
Miscellaneous			
Transportation (Uber/Lyft/ Bus / Train)			0.00
Lesson/Clubs/Team Fees			0.00
Professional Services (Attorney/Account)			0.00
Tools/Easy Pass			0.00
Hobby Expenses			0.00
Storage			0.00
Pet Expenses			
Vet/Boarding/Pet Walkers/Medication			0
Pet supplies (food, treats, toys, etc.)			0
Total Expenses	0.00	0.00	0

	Amount
Total Income [(a) From above]	0.00
Total Expenses [(b) From Actual Spending]	0.00
Cash Flow* (Total Income minus Total Expenses)	0.00

- This is the amount for additional saving and goals. If you get a negative number, then you must reduce spending and /or increase income!

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.