

# MONTHLY SPENDING PLAN

<b>NET MONTHLY INCOME</b>	<b>Amount</b>	<b>Notes</b>
Net Income (employment)		
Net Income		
Other		
Other		
<b>Total Net Family Income (Total of all \$\$ available)</b>		
<b>FIXED MONTHLY EXPENSES</b>		
<b>Housing</b>		
Rent or Mortgage Payment		
2nd Mortgage or Home Equity Line of Credit		
Property Taxes		
Insurance		
Homeowners Dues		
<b>Utilities / Student Loans / Charge Accounts</b>		
Telephone		
Gas or Oil		
Electricity		
Water / Sewer / Garbage		
Cable / Internet		
Loans & Charge Accounts		
Payday Loans		
<b>Auto</b>		
Car Loan		
Car Insurance		
Car Registration		
<b>Other</b>		
Child Support		
Medication/ Co-pays		
Education - Tuition & Other Expenses		
<b>FLEXIBLE MONTHLY EXPENSES</b>		
Groceries & Personal Products		
Home Maintenance & Repairs		
Transportation - Gas		
Transportation - Maintenance		
Personal / Medical & Dental		
Savings		
Clothing & Dry Cleaning		
Child / Elder Care		
Sports, Hobbies, Entertainment, Vacation		
Birthdays / Holidays		
Contributions		
<b>MONTHLY EXPENSES</b>		
<b>NET INCOME minus MONTHLY EXPENSES</b>		