

A Monthly **\$**SPENDING PLAN

To make it easy to budget, calculate in monthly amounts. For weekly expenses multiply it by 4.5 to estimate the monthly expenditure. Divide annual expenses by 12 to get monthly amounts.

MONTHLY GROSS INCOME

Salary & Earned Income \$ _____
 Child Support & Alimony \$ _____
 Pension & Social Security \$ _____
 Rental Income \$ _____
 Other _____ \$ _____

LIABILITIES

Mortgage Payment or Rent \$ _____
 Residence Real Estate Taxes \$ _____
 Vacation Home Mortgage \$ _____
 Vacation Home taxes \$ _____
 Automobile Loan(s) \$ _____
 Personal Loans/Charge Accts \$ _____
 Child Support & Alimony \$ _____
 Other _____ \$ _____

TAXES

Federal Income Taxes \$ _____
 State & Intangible Taxes \$ _____
 Other _____ \$ _____

FICA & MEDICARE WITHHOLDING

You \$ _____
 Spouse \$ _____

INSURANCE

Life Insurance \$ _____
 Health Insurance \$ _____
 Disability Income Insurance \$ _____
 Auto Insurance \$ _____
 Home Owners Insurance \$ _____
 Other _____ \$ _____

TRANSPORTATION

Gas and Oil \$ _____
 Maintenance and Repair \$ _____
 License, Registration \$ _____
 Public Transportation \$ _____
 Other _____ \$ _____

MONTHLY SAVINGS FOR GOALS

Emergency Funds \$ _____
 Savings Account \$ _____
 Retirement Funds \$ _____
 College Funds \$ _____
 Vacation Fund \$ _____
 Other _____ \$ _____
 Other _____ \$ _____
 Other _____ \$ _____
 Other _____ \$ _____

MONTHLY CHARITY CONTRIBUTIONS

Tithes & Offerings \$ _____
 Charitable \$ _____

HOUSEHOLD EXPENSES

Food \$ _____
 Clothing \$ _____
 Doctor & Dentist \$ _____
 Prescription Drugs \$ _____
 Professional Fees \$ _____
 Education Expenses \$ _____
 Day Care \$ _____
 Personal Care \$ _____
 Electricity, Gas, Fuel \$ _____
 Telephone \$ _____
 Water & Water Conditioners \$ _____
 Garbage and Pest Control \$ _____
 Home Maintenance & Repair \$ _____
 Pool Maintenance & Repair \$ _____
 Security Systems \$ _____
 Home Furnishings \$ _____
 Recreation, Entertain, Hobbies \$ _____
 Veterinarian & Pet Care \$ _____
 Books, Magazines \$ _____
 Club Dues \$ _____
 Vacation and Travel \$ _____
 Children's Allowances \$ _____
 Gifts \$ _____
 Other _____ \$ _____

Take **GROSS INCOME** and subtract the other categories to determine if you are balancing the budget.