

# Monthly Spending Plan

Date \_\_\_\_\_

INCOME	Amount (Net)
Employment #1	\$
Employment #2	\$
Social Security	\$
Pension	\$
Alimony or Child Support	\$
Food Stamps/Food Share	\$
Commissions	\$
Other	\$
<b>TOTAL MONTHLY NET INCOME</b>	<b>\$</b>

EXPENSES		
Savings	Current or Tracked	Planned
Savings Account or Fund	\$	\$
Emergency Savings Fund	\$	\$
Other	\$	\$
<b>Total Monthly Savings</b>	<b>\$</b>	<b>\$</b>

Housing	Current or Tracked	Planned
Mortgage	\$	\$
2nd Mortgage	\$	\$
Home Equity Loan/Line of Credit	\$	\$
Rent	\$	\$
Property Taxes	\$	\$
Condominium Fee	\$	\$
Homeowners/Renters Insurance	\$	\$
House Repairs/Maintenance	\$	\$
Garden/Pool/Lawn/Snow	\$	\$
Other	\$	\$
<b>Total Monthly Housing Expenses</b>	<b>\$</b>	<b>\$</b>

Utilities	Current or Tracked	Planned
Natural Gas, Oil, Propane	\$	\$
Electricity	\$	\$
Water/Sewer	\$	\$
Garbage/Recycling	\$	\$
Phone/landline ____ +cell ____	\$	\$
Other	\$	\$
<b>Total Monthly Utility Expenses</b>	<b>\$</b>	<b>\$</b>

<b>Food</b>	<b>Current or Tracked</b>	<b>Planned</b>
Groceries	\$	\$
Eating Out Lunch	\$	\$
Dining Out	\$	\$
Coffee/Snacks	\$	\$
Kids School Lunch Money	\$	\$
Other	\$	\$
<b>Total Monthly Food Expenses</b>	<b>\$</b>	<b>\$</b>

<b>Transportation</b>	<b>Current or Tracked</b>	<b>Planned</b>
Auto Payment 1	\$	\$
Auto Payment 2	\$	\$
Auto Payment 3	\$	\$
Gasoline	\$	\$
Auto Insurance	\$	\$
Parking Fees/Tolls	\$	\$
Auto Registration/Plates	\$	\$
Public Transportation	\$	\$
Car Repairs/Maintenance	\$	\$
Other	\$	\$
<b>Total Monthly Transportation Expenses</b>	<b>\$</b>	<b>\$</b>

<b>Health Care</b>	<b>Current or Tracked</b>	<b>Planned</b>
Health Insurance	\$	\$
Prescriptions	\$	\$
Co-pay/Deductibles	\$	\$
Dental Care	\$	\$
Other	\$	\$
<b>Total Monthly Health Care Expenses</b>	<b>\$</b>	<b>\$</b>

<b>Education and Employment Costs</b>	<b>Current or Tracked</b>	<b>Planned</b>
Tuition	\$	\$
Books	\$	\$
Student Loans	\$	\$
Room/Board	\$	\$
School Supplies, Fees, Field Trips	\$	\$
Child Care & After-school Care	\$	\$
Newspapers/Magazines	\$	\$
Other	\$	\$
<b>Total Monthly Education/Employment</b>	<b>\$</b>	<b>\$</b>

<b>Clothing</b>	<b>Current or Tracked</b>	<b>Planned</b>
Purchases	\$	\$
Team or Group Shirts/Uniforms	\$	\$
Laundry	\$	\$
Dry Cleaning	\$	\$
Repairs	\$	\$
Other	\$	\$
<b>Total Monthly Clothing Expenses</b>	<b>\$</b>	<b>\$</b>

<b>Personal Care</b>	<b>Current or Tracked</b>	<b>Planned</b>
Beauty Salon/Haircuts	\$	\$
Cosmetics	\$	\$
Manicure/Pedicure	\$	\$
Toiletries	\$	\$
Fitness/Health Club or Gym	\$	\$
Other	\$	\$
<b>Total Monthly Personal Care Expenses</b>	<b>\$</b>	<b>\$</b>

<b>Entertainment</b>	<b>Current or Tracked</b>	<b>Planned</b>
Cable	\$	\$
Movies	\$	\$
Music	\$	\$
Sports	\$	\$
Hobbies	\$	\$
Internet	\$	\$
Babysitting Costs	\$	\$
Other	\$	\$
<b>Total Monthly Entertainment Expenses</b>	<b>\$</b>	<b>\$</b>

<b>Pets</b>	<b>Current or Tracked</b>	<b>Planned</b>
Food	\$	\$
Vet	\$	\$
License	\$	\$
Insurance	\$	\$
Grooming	\$	\$
Other	\$	\$
<b>Total Monthly Pet Expenses</b>	<b>\$</b>	<b>\$</b>

<b>Other</b>	<b>Current or Tracked</b>	<b>Planned</b>
Bank Fees/Money Orders/etc.	\$	\$
Tobacco	\$	\$
Alcohol	\$	\$
Religious/Charitable Contributions	\$	\$
Lottery	\$	\$
Vacation	\$	\$
Special Event (graduation, prom, wedding, etc.)	\$	\$
Gifts	\$	\$
Life Insurance	\$	\$
Long-Term Care Insurance	\$	\$
Allowance/Spending Money	\$	\$
Other	\$	\$
<b>Total Monthly Other Expenses</b>	<b>\$</b>	<b>\$</b>

<b>Credit Cards (include balances)</b>	<b>Payment</b>	<b>Planned Payment</b>
#1	\$	\$
#2	\$	\$
#3	\$	\$
#4	\$	\$
#5	\$	\$
<b>Total Monthly Credit Cards</b>	<b>\$</b>	<b>\$</b>

<b>Summary of Expenses</b>	<b>Current or Tracked</b>	<b>Planned</b>
Savings	\$	\$
Housing	\$	\$
Utilities	\$	\$
Food	\$	\$
Transportation	\$	\$
Health Care	\$	\$
Education/Employment	\$	\$
Clothing	\$	\$
Personal Care	\$	\$
Entertainment	\$	\$
Pets	\$	\$
Other	\$	\$
Credit Cards	\$	\$
<b>TOTAL MONTHLY EXPENSES</b>	<b>\$</b>	<b>\$</b>

<b>SUMMARY</b>	<b>Current or Tracked</b>	<b>Planned</b>
<b>Total Monthly Net Income</b>	\$	\$
<b>Minus - Total Monthly Expenses</b>	\$	\$
<b>Monthly Surplus (Deficit)</b>	<b>\$</b>	<b>\$</b>

Adapted by R.N. Schriefer, UW-Extension Iowa County Family Living Agent (June 2009) from GreenPath Debt Solutions & UW-Extension "Your Personal Journey to Financial Success after Bankruptcy", 2008.