



Also known as a budget, a spending plan lists the money you make and spend over a week, pay period, or month. It lists your income and expenses, so you can be specific about how to spend your money.

## SPENDING PLAN

### MONTHLY SPENDING PLANS

- List your monthly income and expenses.
- Subtract your total expenses from your income.
- Adjust your expenses or income if you don't have money left over.
- Helps you spend money on purchases that are most important to you



### TOOLS TO TRACK SPENDING



APP



COLLECT RECEIPTS



CALENDAR

