

# Monthly and Annual Household Spending Plan

Month \_\_\_\_\_

Year \_\_\_\_\_

Expenses				
Spending Categories	Total Monthly Cost	% Family Living	Total Cost Family	Annual Cost (x12)
Home mortgage/rent				
Property Taxes				
Insurance (home & auto)				
Home Repairs/Maintenance				
Utilities—electric				
Utilities—LP/gas				
Phone/cell				
Satellite/Internet (or bundle)				
Auto maintenance/fees				
Gas/Fuel for auto				
Groceries				
Eating Out				
Farm animals (for eating)				
Household Supplies — (Walmart, Fleet, etc.)				
Clothing				
Health Insurance				
Co-Pays—Medical, Dental, Eye, Pharmacy				
Child expenses (child care, school, clubs, lunches)				
Entertainment/Habits (DVD, hunting, sports, cigarettes)				
Pets				
Gifts/Donations				
Adult education				
Professional/Service fees				
IRA/Retirement Savings				
Emergency Savings				
Other:				
Other:				
Other:				
<b>Total Monthly Living Expenses =</b>	\$		\$	
<b>Total Monthly Expenses + Debt Payments =</b>	\$		\$	

Debt					
Creditor	Monthly Payment	% Family Living	Monthly Cost Family	Monthly Cost Farm	Annual Cost Family (x12)
Auto:					
Auto:					
<b>Total Monthly Debt</b>	\$		\$	\$	

Net Income				
	Monthly Total Income	Monthly Farm Income	Monthly Family Living Income	Annual Total Income
Net Farm Profit or Loss (Schedule F) (divide by 12)				
Off Farm Income 1				
Off Farm Income 2				
Other:				
Other:				
<b>Total Monthly Income =</b>	\$			\$

Compare total monthly family expenses & debt with family monthly income: + / - \$ \_\_\_\_\_  
 Compare total annual family expenses & debt with family annual income: + / - \$ \_\_\_\_\_