

# Monthly Spending Plan

| Basic Living Expenses                 |        |
|---------------------------------------|--------|
| Monthly Expense                       | Amount |
| Rent/Mortgage                         | \$     |
| Electricity                           | \$     |
| Heating Oil or Gas                    | \$     |
| Water/Sewer                           | \$     |
| Cable/Satellite                       | \$     |
| Phone/Internet                        | \$     |
| Cell Phone                            | \$     |
| Gas for Car                           | \$     |
| Car insurance payment                 | \$     |
| Groceries                             | \$     |
| Eating Out                            | \$     |
| "Stuff" for household & personal care | \$     |
| Clothing and Laundry                  | \$     |
| Doctor co-pays                        | \$     |
| Prescriptions                         | \$     |
| Entertainment                         | \$     |
| Hobbies/Habits                        | \$     |
| Pets                                  | \$     |
| Gifts/Donations                       | \$     |
| Other insurance                       | \$     |
|                                       | \$     |
|                                       | \$     |
|                                       | \$     |
| Emergency Savings                     | \$     |
| Other Savings                         | \$     |
|                                       | \$     |
|                                       | \$     |
| <b>TOTAL EXPENSES</b>                 | \$     |
| <b>+ TOTAL MONTHLY DEBT PAYMENTS</b>  | \$     |
| <b>= TOTAL MONTHLY SPENDING</b>       | \$     |

| Debts                      |                           |                   |
|----------------------------|---------------------------|-------------------|
| Name of Creditor           | Monthly Payment Requested | Total Amount Owed |
| Car Payment                | \$                        | \$                |
| Medical Bill               | \$                        | \$                |
| Credit Card                | \$                        | \$                |
| Past Due Utilities         | \$                        | \$                |
|                            | \$                        | \$                |
|                            | \$                        | \$                |
|                            | \$                        | \$                |
|                            | \$                        | \$                |
|                            | \$                        | \$                |
|                            | \$                        | \$                |
|                            | \$                        | \$                |
| <b>TOTAL PAYMENT/DEBTS</b> | \$                        | \$                |

| Take Home Income/Paychecks                  |    |
|---|----|
| Income (1)                                  | \$ |
| Income (2)                                  | \$ |
| Income (3)                                  | \$ |
| Income (4)                                  | \$ |
| <b>TOTAL MONTHLY NET (TAKE HOME) INCOME</b> | \$ |
| <b>- Monthly Spending</b>                   |    |
| <b>Difference =/-</b>                       |    |