|  |  |
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| **Monthly spending plan** | **worksheet** |
|

|  |  |  |  |
| --- | --- | --- | --- |
| **Name** |  | **Month**  |  |

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| **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 | $ |
|  | $ |
|  | $ |
|  Total Expenses  | $ |
| **+ Total Monthly**  **Debt Payments**  | $ |
| = Total Monthly Spending  | $ |

|  |
| --- |
| **Debts** |
| **Name of Creditor** | **Monthly****Payment****Requested** | **Total****Amount Owed** |
| Car Payment | $ | $ |
| Medical Bill  | $ | $ |
| Credit Card | $ | $ |
| Past Due Utilities | $ | $ |
|  | $ | $ |
|  | $ | $ |
|  | $ | $ |
|  | $ | $ |
|  | $ | $ |
|  | $ | $ |
|  | $ | $ |
|  | $ | $ |
|  | $ | $ |
|  | $ | $ |
| TOTAL DEBTS | $ | $ |

|  |
| --- |
| **Take Home Income/Paychecks** |
| Income (1) | $ |
| Income (2) | $ |
| Income (3) | $ |
| Income (4) | $ |
| **Total Monthly Net** *(Take Home)* **Income** | $ |

Source: Budget Basics, Building Bucks, 7/09 |