

My (My Family's) Spending Plan

Step 1: Identify Income	Per Month
After-tax Income/Wages (take-home pay)	\$
Tips	\$
Bonuses	\$
Child Support (received)	\$
Unemployment Compensation	\$
Social Security Income	\$
Food Stamps	\$
Public Assistance (cash and all other)	\$
Tax Refunds	\$
Interest Income (such as from a bank account)	\$
Other	\$
Total Income	\$

Step 2: List Costs (Expenses)	Per Month
House Payment/Rent	\$
Natural Gas/Heat/Electricity	\$
Water	\$
Telephone/Mobile Phone	\$
Groceries	\$
Meals/Eating Out	\$
Digital TV (cable, DSL, satellite)	\$
Car Payment/Transportation (Gas, Bus Fare, Train, Tolls)	\$
Child Care	\$
Alimony/Spousal Maintenance	\$
Child Support (given)	\$
Health Insurance Premiums	\$
Car Insurance Premiums	\$
License Plates/Registration	\$
Medical/Dental Bills	\$
Pet Care	\$
Holidays/Birthdays/Gifts	\$
Clothing/Shoes/Uniforms	\$
Charity/Donations	\$
Loans	\$
Credit Cards	\$
Entertainment/Recreation (such as movies)	\$
Personal Care/Haircuts	\$
Other	\$
Total Expenses	\$

Step 3: Compare Income and Costs (Expenses)	Per Month
Total Monthly Income	\$
Total Monthly Costs (Expenses)	\$
Subtract Costs from Income	\$