## Spending Plan
*(For an interactive budget, visit Bank On Blog under Resources)*

### INCOME

<table>
<thead>
<tr>
<th>INCOME</th>
<th>PER MONTH</th>
<th>WITHHOLDINGS</th>
<th>PER MONTH</th>
</tr>
</thead>
<tbody>
<tr>
<td>Salary 1</td>
<td></td>
<td>Federal Tax</td>
<td></td>
</tr>
<tr>
<td>Salary 2</td>
<td></td>
<td>State Tax</td>
<td></td>
</tr>
<tr>
<td>Social Security</td>
<td></td>
<td>Social Security/Medicare</td>
<td></td>
</tr>
<tr>
<td>Child Support</td>
<td></td>
<td>Other</td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td></td>
<td>Other</td>
<td></td>
</tr>
<tr>
<td><strong>Total Income</strong></td>
<td></td>
<td><strong>Total Withholdings</strong></td>
<td></td>
</tr>
</tbody>
</table>

**NET SPENDABLE INCOME** *(Total Income – Total Withholdings) = *

### EXPENSES

<table>
<thead>
<tr>
<th>EXPENSE</th>
<th>PER MONTH</th>
<th>EXPENSE</th>
<th>PER MONTH</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>SAVINGS</strong></td>
<td></td>
<td><strong>GROCERIES</strong></td>
<td></td>
</tr>
<tr>
<td>Emergency</td>
<td></td>
<td>ENTERTAINMENT</td>
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</tr>
<tr>
<td>Periodic</td>
<td></td>
<td>Eating Out</td>
<td></td>
</tr>
<tr>
<td>Special/Goal</td>
<td></td>
<td>Vacation/Trips</td>
<td></td>
</tr>
<tr>
<td><strong>HOUSING</strong></td>
<td></td>
<td><strong>INSURANCE</strong></td>
<td></td>
</tr>
<tr>
<td>Mortgage/Rent</td>
<td></td>
<td>Life</td>
<td></td>
</tr>
<tr>
<td>Property Tax</td>
<td></td>
<td>Disability</td>
<td></td>
</tr>
<tr>
<td>Insurance</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Electric/Gas</td>
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</tr>
<tr>
<td>Water/Sewer</td>
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<td>CLOTHING</td>
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<td>Phone</td>
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<td>MEDICAL</td>
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</tr>
<tr>
<td>Internet</td>
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<td>Insurance</td>
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</tr>
<tr>
<td>Cable</td>
<td></td>
<td>Doctor/Dentist</td>
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<tr>
<td>Maintenance</td>
<td></td>
<td>Prescriptions</td>
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</tr>
<tr>
<td><strong>TRANSPORTATION</strong></td>
<td></td>
<td><strong>MISCELLANEOUS</strong></td>
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</tr>
<tr>
<td>Loan Payment</td>
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<td>Copays</td>
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<tr>
<td><strong>DEBTS</strong></td>
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<tr>
<td>Credit Card 1</td>
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<td>Postage</td>
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<tr>
<td>Credit Card 2</td>
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<td>Allowances</td>
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<td>Loan 1</td>
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<td>Gifts</td>
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</tr>
<tr>
<td>Loan 2</td>
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<td>Personal Care</td>
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<tr>
<td>Other</td>
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<td>Other</td>
<td></td>
</tr>
<tr>
<td><strong>CHILD CARE/DAYCARE</strong></td>
<td></td>
<td><strong>TOTAL EXPENSES</strong></td>
<td></td>
</tr>
<tr>
<td></td>
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</tr>
</tbody>
</table>

**LEFTOVER** *(Net Income – Total Expenses) =*