

Spending Plan

(For an interactive budget, visit Bank On Blog under Resources)

INCOME			
INCOME	PER MONTH	WITHHOLDINGS	PER MONTH
Salary 1		Federal Tax	
Salary 2		State Tax	
Social Security		Social Security/Medicare	
Child Support		Other	
Other		Other	
Total Income		Total Withholdings	
NET SPENDABLE INCOME (Total Income – Total Withholdings) =			
EXPENSES			
EXPENSE	PER MONTH	EXPENSE	PER MONTH
SAVINGS		GROCERIES	
Emergency		ENTERTAINMENT	
Periodic		Eating Out	
Special/Goal		Vacation/Trips	
HOUSING		Movies/Events	
Mortgage/Rent		Babysitter	
Property Tax		INSURANCE	
Insurance		Life	
Electric/Gas		Disability	
Water/Sewer		CLOTHING	
Phone		MEDICAL	
Internet		Insurance	
Cable		Doctor/Dentist	
Maintenance		Prescriptions	
TRANSPORTATION		Copays	
Loan Payment		MISCELLANEOUS	
Insurance		Postage	
Gas/oil		Allowances	
Maintenance		Gifts	
Repair		Personal Care	
DEBTS		Other	
Credit Card 1		Other	
Credit Card 2		INVESTMENT/RETIREMENT	
Loan 1		EDUCATION	
Loan 2		CHARITY/DONATION	
Other			
CHILD CARE/DAYCARE		TOTAL EXPENSES	
LEFTOVER (Net Income – Total Expenses) =			