

## Monthly Spending Plan Worksheet

Monthly Expense	Budgeted Amount	Actual Spent	Difference
<b>Fixed Expenses</b>			
<b>Housing</b>			
Rent or Mortgage			
Heating ( <i>gas or oil</i> )			
Electricity			
Telephones ( <i>land-lines and cell phones</i> )			
Other:			
<b>Transportation</b>			
Gas			
Car Payment			
Public Transportation or Taxi			
Parking and Tolls			
Other:			
<b>Insurance</b>			
Health ( <i>medical and dental, if not payroll deducted</i> )			
Life			
Disability			
Other:			
<b>Childcare</b>			
Childcare or Babysitters			
Child Support or Alimony			
<b>Fixed Expenses Sub-Total</b>			
<b>Periodic Fixed Expenses (Divide annual payment by 12)</b>			
<b>Housing</b>			
Renters or Homeowners Insurance ( <i>if not included in mortgage</i> )			
Water or Sewage			
Trash Service			
Other:			
<b>Transportation</b>			
Car Insurance			
Car Inspection			
Car Repairs and Maintenance			
License Plates and Registration Fees			
Other:			
<b>Periodic Fixed Expenses Sub-Total</b>			
<b>Flexible Expenses</b>			
<b>Food</b>			
Groceries			
School Lunches			
Work-Related ( <i>lunches and snacks</i> )			
Other:			
<b>Housing</b>			
Home Maintenance and Furnishings			
Cleaning Supplies			
Lawn Care			
Other:			
<b>Medical</b>			
Doctor			
Dentist			
Prescriptions			
Other:			
<b>Savings</b>			
Emergency Fund			
Down Payment Fund			
<b>Clothing</b>			
Clothing			
Laundry and Dry Cleaning			
Other:			

Monthly Expense	Budgeted Amount	Actual Spent	Difference
<b>Education</b>			
Tuition			
Books, Papers and Supplies			
Newspapers and Magazines			
Lessons ( <i>sports, dance, music</i> )			
Other:			
<b>Donations</b>			
Religious or Charity			
Other ( <i>if not payroll deducted</i> ):			
<b>Gifts</b>			
Birthdays			
Major Holidays			
Other:			
<b>Personal</b>			
Barber or Beauty Shop			
Toiletries			
Children's Allowances			
Tobacco Products			
Beer, Wine, Liquor			
Other:			
<b>Entertainment</b>			
Movies, Sporting Events, Concerts, Theater, Etc.			
Video Rentals			
Internet Service			
Cable/Satellite TV			
Restaurants and Take-Out Meals			
Gambling or Lottery Tickets			
Fitness or Social Clubs			
Vacations/Trips			
Hobbies or Crafts			
Other:			
<b>Miscellaneous</b>			
Checking Account Fees, Money Order Fees, Etc.			
Pet Care or Supplies			
Postage			
Pictures and Photo Processing			
"Mad" Money			
Other:			
<b>Flexible Expenses Sub-Total</b>			
<b>Indebtedness Expenses</b>			
<b>Debts</b>			
Student Loan			
Credit Card (monthly minimum*)			
Credit Card (monthly minimum*)			
Credit Card (monthly minimum*)			
Medical Bills			
Personal Loan			
Other:			
<b>Indebtedness Sub-Total</b>			
<b>Total Monthly Expenses</b> (fixed + periodic fixed + flexible + indebtedness)			
<b>Income</b>			
<b>Total Monthly Net Income</b>			
<b>Additional Savings</b>			
<b>Amount Left Over for Savings</b> (total monthly net income - total monthly expenses)			

Source: *CreditSmart* by Freddie Mac