

Monthly Spending Plan Worksheet

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

Monthly Expense	Budgeted Amount	Actual Spent	Difference
Education			
Tuition			
Books, Papers and Supplies			
Newspapers and Magazines			
Lessons (<i>sports, dance, music</i>)			
Other:			
Donations			
Religious or Charity			
Other (<i>if not payroll deducted</i>):			
Gifts			
Birthdays			
Major Holidays			
Other:			
Personal			
Barber or Beauty Shop			
Toiletries			
Children's Allowances			
Tobacco Products			
Beer, Wine, Liquor			
Other:			
Entertainment			
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:			
Miscellaneous			
Checking Account Fees, Money Order Fees, Etc.			
Pet Care or Supplies			
Postage			
Pictures and Photo Processing			
"Mad" Money			
Other:			
Flexible Expenses Sub-Total			
Indebtedness Expenses			
Debts			
Student Loan			
Credit Card (monthly minimum*)			
Credit Card (monthly minimum*)			
Credit Card (monthly minimum*)			
Medical Bills			
Personal Loan			
Other:			
Indebtedness Sub-Total			
Total Monthly Expenses (fixed + periodic fixed + flexible + indebtedness)			
Income			
Total Monthly Net Income			
Additional Savings			
Amount Left Over for Savings (total monthly net income - total monthly expenses)			

Source: *CreditSmart* by Freddie Mac