



Monthly Spending Plan

Use this document to plan your monthly spending

INCOME AMOUNT

Income #1 (monthly, after taxes) _____

Income #2 (monthly, after taxes) _____

Other Income (rental property, investment, etc.) _____

TOTAL INCOME _____

EXPENSES

(GIVING)

AMOUNT Giving to church (Figure tithe off gross income) _____

Other Giving _____

(SAVING)

Emergency Saving (Healthy goal is 1-3 months worth of bills in savings) _____

Retirement Saving _____

College Investment _____

Other Investment _____

New Car Fund _____

Other Fund (Wedding, Vacation, Etc) _____

(HOUSING)

First Mortgage (Mortgage to income ratio should be between 25-30%) _____

Second Mortgage Rent Property Taxes (might be included in mortgage) _____

HOA Fees _____

Electricity _____

Gas _____

Internet _____

Water _____

Sewer _____

Trash _____

Other Home Expense _____

Other Home EXPENSES _____

(TRANSPORTATION)

Car Payment #1 (Car payment to income ratio should be between 5-10%) _____

Car Payment #2 _____

Insurance License/Taxes Gas Repairs and Maintenance _____

Other EXPENSES _____

(FOOD)

Groceries _____



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Eating Out _____

School Lunches _____

Children _____

Adults _____

(OTHER DEBTS)

Credit Card 1 _____

Credit Card 2 _____

Credit Card 3 _____

Credit Card 4 _____

Student/Education Loan _____

Other _____

Other _____

Other _____

(PERSONAL)

Health Insurance _____

Life Insurance _____

Childcare _____

Alimony _____

Child Support _____

Income Taxes _____

Date Night _____

Cell Phone _____

Medical Bills _____

Spending Money _____

Gym Membership _____

Prescriptions _____

Entertainment _____

Other _____

Other _____

TOTAL EXPENSES _____

TOTAL INCOME _____

TOTAL EXPENSES _____

INCOME - EXPENSES = _____

If you have money left, then you have margin. Increase giving, saving, or retirement. If you have a negative number, you must increase your income or cut some expenses. Consider signing up for one-on-one financial coaching or joining a financial group.