



SPENDING PLAN WORKSHEET

Use this worksheet to record your cash flow this month, then use the information to help you plan next month's cash flow.

Income

Service member's take home pay (after taxes, benefits and other deductions)
Spouse's take home pay (after taxes, benefits and other deductions)
Other income (child support, second job, etc., after taxes)

Monthly
(current)

Monthly
(goal)

| | | | |
|----|--|----|--|
| \$ | | \$ | |
| \$ | | \$ | |
| \$ | | \$ | |
| \$ | | \$ | |

TOTAL MONTHLY TAKE HOME INCOME

Saving and Investing

Savings
Investments (IRA, other investment accounts)

| | | | |
|----|--|----|--|
| \$ | | \$ | |
| \$ | | \$ | |
| \$ | | \$ | |

TOTAL MONTHLY SAVINGS AND INVESTING

Housing

Monthly mortgage and property taxes (enter "0" if renting)
Monthly rent payment (enter "0" if you only have a mortgage)
Renters insurance or homeowners insurance not included in mortgage
Utilities (electricity, gas, etc.)
Internet, cable and phones
Other housing expenses (pest control, lawn service, etc.)

| | | | |
|----|--|----|--|
| \$ | | \$ | |
| \$ | | \$ | |
| \$ | | \$ | |
| \$ | | \$ | |
| \$ | | \$ | |
| \$ | | \$ | |

Food

Groceries and household supplies
Dining out
Other food expenses

| | | | |
|----|--|----|--|
| \$ | | \$ | |
| \$ | | \$ | |
| \$ | | \$ | |

Transportation

Auto/motorcycle loan payment(s)
Auto/motorcycle insurance
Auto/motorcycle fuel
Auto/motorcycle maintenance (1/12 of annual total)
Public Transportation (Metro, bus, etc.) parking, tolls, ride sharing
Other transportation expenses

| | | | |
|----|--|----|--|
| \$ | | \$ | |
| \$ | | \$ | |
| \$ | | \$ | |
| \$ | | \$ | |
| \$ | | \$ | |
| \$ | | \$ | |

Health

Medicines and supplements
Health insurance deductibles/co-pays
Other health expenses (dental, glasses, contacts, etc.)

| | | | |
|----|--|----|--|
| \$ | | \$ | |
| \$ | | \$ | |
| \$ | | \$ | |



SPENDING PLAN WORKSHEET

Personal and Family

- Child care
- Child and/or spousal support
- Clothing and shoes
- Laundry service/dry cleaning
- Money given to family members
- Entertainment (movies, streaming services, magazines, etc.)
- Vacations
- Pets
- Memberships and subscriptions
- Other personal or family expenses

| | Monthly (current) | Monthly (goal) |
|----|----------------------|-------------------|
| \$ | | \$ |
| \$ | | \$ |
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Other Expenses

- Credit card payments
- Student loan payments
- Other loans (furniture stores, appliances, HVAC systems, etc.)
- School costs (tuition, supplies, etc.)
- Non-monthly expenses (if annual ÷ by 12)
- Life insurance (monthly premiums paid for private policies)
- Gifts (estimated annual expenses ÷ 12)
- Other expenses (bank, credit card, ATM, and other fees)

| | | |
|----|--|----|
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| \$ | | \$ |
| \$ | | \$ |
| \$ | | \$ |
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| \$ | | \$ |
| \$ | | \$ |

TOTALS

- Income
- Savings and Investments
- Monthly Expenses
- Difference

| | | |
|----|--|----|
| \$ | | \$ |
| \$ | | \$ |
| \$ | | \$ |
| \$ | | \$ |

If your income is more than your expenses, you have money left to save or spend. If your expenses are more than your income, look for expenses to reduce or cut.