

# Estimated Spending Plan

## Income

Monthly Salary \_\_\_\_\_  
Interest \_\_\_\_\_  
Dividends \_\_\_\_\_  
Commissions, Bonus, Tips \_\_\_\_\_  
Retirement Income \_\_\_\_\_  
Net Business Income \_\_\_\_\_  
Cash Gifts \_\_\_\_\_  
Child Support/Alimony \_\_\_\_\_

**Total:** \_\_\_\_\_

## 1. Giving

Local Church \_\_\_\_\_  
Poor & Needy \_\_\_\_\_  
Ministries \_\_\_\_\_

**Total:** \_\_\_\_\_

## 2. Taxes

Federal \_\_\_\_\_  
Medicare/Social Security \_\_\_\_\_  
State & Local \_\_\_\_\_

**Total:** \_\_\_\_\_

## 3. Saving & Investing

Emergency Savings \_\_\_\_\_  
Auto Replacement \_\_\_\_\_  
Retirement Plans \_\_\_\_\_  
College Funds \_\_\_\_\_  
Stocks & Bonds \_\_\_\_\_  
IRA \_\_\_\_\_

**Total:** \_\_\_\_\_

## 4. Housing

Mortgage \_\_\_\_\_  
Pre-pay mortgage \_\_\_\_\_  
Property Tax \_\_\_\_\_  
Home/Flood Insurance \_\_\_\_\_  
Rent & Renters Insurance \_\_\_\_\_  
Electricity \_\_\_\_\_  
Lawn & Garden Care \_\_\_\_\_  
Water/ Sanitation \_\_\_\_\_  
Phone(s) \_\_\_\_\_  
Gas \_\_\_\_\_  
Maintenance/Pool \_\_\_\_\_  
TV & Internet \_\_\_\_\_  
Pest Control/Termite Bond \_\_\_\_\_  
HOA/Condo Dues \_\_\_\_\_

**Total:** \_\_\_\_\_

## 5. Food

Groceries \_\_\_\_\_  
Eating Out \_\_\_\_\_

**Total:** \_\_\_\_\_

## 6. Transportation

Auto Payments \_\_\_\_\_  
Gas & Oil \_\_\_\_\_  
Auto Insurance \_\_\_\_\_  
Licenses & Taxes \_\_\_\_\_  
Repairs & Maintenance \_\_\_\_\_  
Tolls/Parking/Transit \_\_\_\_\_  
AAA/Auto Club \_\_\_\_\_

**Total:** \_\_\_\_\_

## 7. Clothing

Adults \_\_\_\_\_

Children/Diapers \_\_\_\_\_

Laundry/Dry Cleaning \_\_\_\_\_

**Total:** \_\_\_\_\_

## 8. Medical & Health

Doctor \_\_\_\_\_

Dentist \_\_\_\_\_

Prescriptions \_\_\_\_\_

Eye Care/Glasses \_\_\_\_\_

Insurances \_\_\_\_\_

Disability Insurance \_\_\_\_\_

Long-Term Care Insurance \_\_\_\_\_

Deductibles \_\_\_\_\_

HSA/Flexible Spending \_\_\_\_\_

**Total:** \_\_\_\_\_

## 9. Education

Adult Education \_\_\_\_\_

Kids Tuition/Supplies \_\_\_\_\_

Tutoring/Activities \_\_\_\_\_

**Total:** \_\_\_\_\_

## 10. Entertainment/Vacations

Activities \_\_\_\_\_

Vacations/Travel \_\_\_\_\_

Books/Movies \_\_\_\_\_

**Total:** \_\_\_\_\_

## 11. Debts (see debt list)

## 12. Personal

Allowances \_\_\_\_\_

Childcare/Babysitting \_\_\_\_\_

Life Insurance \_\_\_\_\_

Liability Insurance \_\_\_\_\_

Cleaning Supplies \_\_\_\_\_

Toiletries/Cosmetics \_\_\_\_\_

Hair Care \_\_\_\_\_

Vitamins/Supplements \_\_\_\_\_

Gifts- Birthdays \_\_\_\_\_

Gifts- Christmas \_\_\_\_\_

Gifts- Weddings/Anniversaries \_\_\_\_\_

Gifts- Graduation \_\_\_\_\_

Postage \_\_\_\_\_

Alimony/Child Support \_\_\_\_\_

Pet Food/Supplies/Vet \_\_\_\_\_

Vaccinations/Prescriptions \_\_\_\_\_

Boarding/Pet Sitting \_\_\_\_\_

Tax Preparation/Legal \_\_\_\_\_

Sports/Hobbies \_\_\_\_\_

Bank Charges/Fees \_\_\_\_\_

Credit Card Charges/Fees \_\_\_\_\_

Family Pictures \_\_\_\_\_

Subscriptions/Dues \_\_\_\_\_

**Total:** \_\_\_\_\_

Total Income: \_\_\_\_\_

Minus Total Expenses: \_\_\_\_\_

**Equals Surplus or Deficit:** \_\_\_\_\_