Estimated Spending Plan

Income

Monthly Salary	
Interest	
Dividends	
Commissions, Bonus, Tips	
Retirement Income	
Net Business Income	
Cash Gifts	
Child Support/Alimony	
Total:	0

1. Giving

Local Church	
Poor & Needy	
Ministries	
Total:	0

2. Taxes

Federal	
Medicare/Social Security	
State & Local	
Total:	0

3. Saving & Investing

Emergency Savings	
Auto Replacement	
Retirement Plans	
College Funds	
Stocks & Bonds	
IRA	
Total:	0

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:	0

5. Food

Groceries	
Eating Out	
Total:	0

6. Transportation

Auto Payments	
Gas & Oil	
Auto Insurance	
Licenses & Taxes	
Repairs & Maintenance	
Tolls/Parking/Transit	
AAA/Auto Club	
Total:	0

7. Clothing

Adults	
Children/Diapers	
Laundry/Dry Cleaning	
Total:	0

8. Medical & Health

Doctor	
Dentist	
Prescriptions	
Eye Care/Glasses	
Insurances	
Disability Insurance	
Long-Term Care Insurance	
Deductibles	
HSA/Flexible Spending	
Total:	0

9. Education

Adult Education	
Kids Tuition/Supplies	
Tutoring/Activities	
Total:	0

10. Entertainment/Vacations

Activities	
Vacations/Travel	
Books/Movies	
Total:	0

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:	0

Total Income:	0
Minus Total Expenses:	0
Equals Surplus or Deficit:	0