## My Spending and Saving Plan

My Net Income

| Item | Past Monthly Amount | Planned Monthly Amount |
| :--- | :--- | :--- |
| Net (Take-Home) Pay Job 1 |  |  |
| Net (Take-Home) Pay Job 2 |  |  |
| Net (Take-Home) Pay Job 3 |  |  |
| Net Self-Employment Income |  |  |
| Public Benefit 1 |  |  |
| Public Benefit 2 |  |  |
| Public Benefit 3 |  |  |
| Interest |  |  |
| Dividends |  |  |
| Child Support |  |  |
| Alimony |  |  |
| Cash or Cash-Like Gifts |  |  |
| Other |  |  |
| Other |  |  |
| My Total Net Income <br> (add above rows) |  |  |

## My Expenses

| Item |
| :--- |
| My Savings |
| Net (Take-Home) Pay Job 2  Planned Monthly Amount <br> Saving Toward:   <br> Saving Toward:   <br> My Giving   <br> Charitable contributions   <br> Church Tithing   <br> Gifts for Family \& Friends   |

My Spending

| Rent/ Mortgage Payment |  |  |
| :--- | :--- | :--- |
| Property Taxes / Insurance |  |  |
| Water |  |  |
| Electric |  |  |
| Gas/Oil |  |  |
| Trash / Recycling Collection |  |  |
| Telephone (Cell \& Land-Line) |  |  |
| Internet |  |  |
| Cable/Satellite/TV Viewing Services |  |  |
| Car/Truck Payment |  |  |
| Car/Truck Insurance |  |  |

My Expenses continued

| Item | Past Monthly Amount | Planned Monthly Amount |
| :--- | :--- | :--- |
| Car/Truck Maintenance \& Repair |  |  |
| Car/Truck Fuel |  |  |
| Public Transportation |  |  |
| Healthcare Expenses |  |  |
| Student Loan Payments |  |  |
| Credit Card Minimum Payments |  |  |
| Other Debt Minimum Payments |  |  |
| Childcare/Child Support Payments |  |  |
| Groceries \& Household Supplies |  |  |
| Eating Out or Take Out |  |  |
| Pet care |  |  |
| Personal Expenses |  |  |
| Entertainment |  |  |
| Other |  |  |
| Other |  |  |
| Other |  |  |
| My Total Expenses <br> (add above expense rows) |  |  |

Comparison of My Total Net Income and My Total Expenses

| Item | Amount |
| :--- | :--- |
| My Total Income <br> (from last row of My Net Income section in the Planned <br> Monthly Amount Column) |  |
| My Total Expenses for <br> (from last row of My Expenses section in the Planned <br> Monthly amount Column) |  |
| Difference <br> (My Total Net Income Minus My Total Expenses) |  |

## Table for Calculating Monthly Amounts

| Frequency: <br> How Often you receive the income or pay the expense | Do this first then enter into the Plan |
| :--- | :--- |
| Annual (once per year) | Divide by 12 |
| Semi-Annual (Twice per year) | Divide by 6 |
| Quarterly (four times per year) | Divide by 3 |
| Monthly (once per month) | Use as-is |
| Bi-Monthly (twice per month) | Multiply by 2 |
| Bi-weekly (every two weeks) | Multiply by 26 and then divide by 12 |
| Weekly (every week) | Multiply by 52 then divide by 12 |

