

Spending Plan/Budget

Income:	Budgeted Amount	Actual Amount
Wages	\$ _____	\$ _____
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Interest/Dividends	\$ _____	\$ _____
Social Security/Retirement	\$ _____	\$ _____
Alimony/Child support	\$ _____	\$ _____
Other income:	\$ _____	\$ _____
Total Income:	\$ _____	\$ _____

Expenses:	Budgeted Amount	Actual Amount
Savings Pay Yourself First!	\$ _____	\$ _____
Rent or Mortgage	\$ _____	\$ _____
Electricity/Gas/Oil	\$ _____	\$ _____
Water/trash	\$ _____	\$ _____
Phone/Cell	\$ _____	\$ _____
Internet/Cable	\$ _____	\$ _____
House Insurance & taxes	\$ _____	\$ _____
Home repair	\$ _____	\$ _____
Set aside for home repair	\$ _____	\$ _____
Car loan payment	\$ _____	\$ _____
Gas	\$ _____	\$ _____
Car insurance	\$ _____	\$ _____
Maintenance & repairs	\$ _____	\$ _____
Set aside for repairs	\$ _____	\$ _____
Food/Groceries	\$ _____	\$ _____
Food/Dining out	\$ _____	\$ _____
Medical/Prescriptions	\$ _____	\$ _____
Clothing	\$ _____	\$ _____
Credit Card/personal debt	\$ _____	\$ _____
Charitable contributions	\$ _____	\$ _____
School/tuition/supplies	\$ _____	\$ _____
Newspaper & Magazines	\$ _____	\$ _____
Haircuts	\$ _____	\$ _____
Gifts	\$ _____	\$ _____
Childcare	\$ _____	\$ _____
Lessons/teams/hobbies	\$ _____	\$ _____
Entertainment	\$ _____	\$ _____
Life Insurance	\$ _____	\$ _____
Other	\$ _____	\$ _____
Total Expenses	\$ _____	\$ _____

Is your budget balanced?

If you have a surplus, save more! If you have a shortfall, spend less!

