



Household Spending Plan

| | | Monthly | Annual |
|------------------|----------------------------------|-------------|--------|
| Income | Total Household Income | \$ | \$ |
| Taxes | Federal | \$ | \$ |
| | State | \$ | \$ |
| | Local | \$ | \$ |
| | TOTAL | \$ | \$ |
| Giving | Church (Tithe) | \$ | \$ |
| | Charitable | \$ | \$ |
| | Holidays, birthdays, anniversary | \$ | \$ |
| | TOTAL | \$ | \$ |
| Saving | Personal/Emergency | \$ | \$ |
| | Retirement/Investments | \$ | \$ |
| | TOTAL | \$ | \$ |
| Housing | Mortgage/Rent | \$ | \$ |
| | Homeowners/Renters Insurance | \$ | \$ |
| | Property Taxes | \$ | \$ |
| | Flood Insurance | \$ | \$ |
| | Repairs/ Maintenance | \$ | \$ |
| | HOA Dues/Fees | \$ | \$ |
| | TOTAL | \$ | \$ |
| | Utilities | Electricity | \$ |
| Gas | | \$ | \$ |
| Water | | \$ | \$ |
| Phone/Cell Phone | | \$ | \$ |
| Cable/Internet | | \$ | \$ |
| TOTAL | | \$ | \$ |
| Auto | | Car Note | \$ |
| | Gasoline | \$ | \$ |
| | Insurance | \$ | \$ |
| | Parking/Tolls/Transit | \$ | \$ |
| | License/Registration | \$ | \$ |
| | Maintenance/Repairs | \$ | \$ |
| | Other | \$ | \$ |
| | TOTAL | \$ | \$ |



| | | | |
|---------------------------|----------------------------------|----|----|
| General | Food/Groceries | \$ | \$ |
| | Clothing | \$ | \$ |
| | Cleaning products/supplies | \$ | \$ |
| | Other | \$ | \$ |
| | Barber/Beauty | \$ | \$ |
| | TOTAL | \$ | \$ |
| Health/Medical | Health Insurance | \$ | \$ |
| | Dental Insurance | \$ | \$ |
| | Life Insurance | \$ | \$ |
| | Disability Insurance | \$ | \$ |
| | Long Term Care Insurance | \$ | \$ |
| | Prescription/OTC drugs | \$ | \$ |
| | Other Medical Expenses | \$ | \$ |
| | TOTAL | \$ | \$ |
| Children | Child Care | \$ | \$ |
| | Education | \$ | \$ |
| | Other | \$ | \$ |
| | TOTAL | \$ | \$ |
| Entertainment | Dining Out | \$ | \$ |
| | Travel | \$ | \$ |
| | Hobbies (golf, fishing, hunting) | \$ | \$ |
| | Club dues (country club/social) | \$ | \$ |
| | Tickets/sporting events | \$ | \$ |
| | Gym Membership | \$ | \$ |
| | Other | \$ | \$ |
| | TOTAL | \$ | \$ |
| Debt | Credit Cards | \$ | \$ |
| | Student Loans | \$ | \$ |
| | Home Equity Line of Credit | \$ | \$ |
| | Personal Loans | \$ | \$ |
| | Other (Specify) | \$ | \$ |
| | TOTAL | \$ | \$ |
| | TOTAL LIVING EXPENSES | \$ | \$ |
| - INCOME | \$ | \$ | |
| SURPLUS OR DEFICIT | \$ | \$ | |