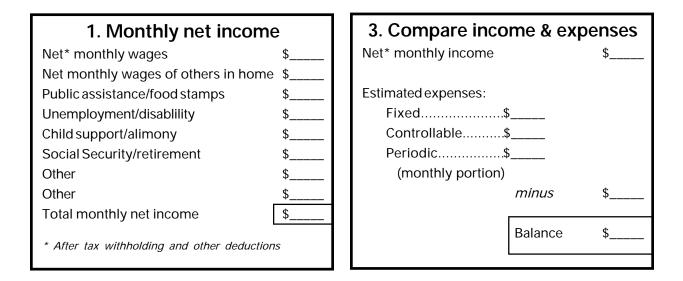
Spending Plan Worksheet

Instructions: 1. Calculate monthly net income in box 1

- 2. Estimate monthly expenses (sum of fixed (2a), controllable (2b) and monthly portion of periodic expenses (2c)
- 3. Compare income and expenses and make adjustments



2c. Periodic expenses

These are expenses that come up once or twice a year. Fill in the estimated costs under the month they are due. Taxes, insurance premiums, auto servicing, tires, license, birthdays and holidays, educational costs, vacations, etc. Do not include taxes withheld from your paycheck, but do include estimated tax payments you make to the IRS. Add your total yearly periodic expenses and divide by 12 to determine the monthly portion.

Jan			July	
Feb			Aug	
Mar			Sept	
Apr			Oct	
May			Nov	
June			Dec	
	Subtotal Total Periodi 12	•	Subtotal = Monthly portion periodic expenses	\$

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Spending Plan Worksheet

2a. Fixed expenses

Housing Rent or Mortgage Insurance/Taxes*	\$ \$	
Utilities Telephone Heating Electricity` Trash/garbage Water Sewer Cable Other:	\$ \$ \$ \$ \$ \$ \$	_
Credit Card Payments	\$ \$ \$	
Auto Loan payment Insurance* License	\$ \$ \$	
Child Support/Alimony	\$	
Life Insurance*	\$	
Other 	\$ \$ \$	
Total Monthly Estimated Fixed Expenses	\$	

2b. Controllable expenses

Food Groceries Food eaten out	\$ \$
Household Expenses Repairs & supplies Furnishings & appliances Outside upkeep	\$ \$ \$
Transportation Gas and repairs Other transportation	\$ \$ \$
Personal/Medical Care	\$
Education/Reading	\$
Travel & Entertainment	\$
Child/Elder Care	\$
Charity/Gifts/Special Expenses	\$
Clothing	\$
Savings	\$
Other	\$
Total Monthly Estimated Fixed Expenses	\$

* Monthly portion of premiums if NOT paid by employer OR automatically deducted from your paycheck OR listed with your periodic expenses on page 2.