# Spending Plan Worksheet

<table>
<thead>
<tr>
<th>Income per month:</th>
<th>Totals</th>
<th>Special commitments:</th>
<th>Totals</th>
</tr>
</thead>
<tbody>
<tr>
<td>Salary #1</td>
<td>$_______</td>
<td>Giving</td>
<td>$_______</td>
</tr>
<tr>
<td>Salary #2</td>
<td>$_______</td>
<td>Taxes</td>
<td>$_______</td>
</tr>
<tr>
<td>Other income</td>
<td>$_______</td>
<td>Savings/goals</td>
<td>$_______</td>
</tr>
<tr>
<td>Total income</td>
<td>$_______</td>
<td>Total commitments</td>
<td>$_______</td>
</tr>
</tbody>
</table>

**TOTAL AVAILABLE FUNDS (INCOME LESS SPECIAL COMMITMENTS)** $_______

### Housing:
- Mortgage or rent $_______
- Home insurance $_______
- Property taxes $_______
- Electricity $_______
- Gas $_______
- Water and sewer $_______
- Telephone and cell phone $_______
- Home maintenance $_______
- Other $_______

**Total housing** $_______

### Food and grocery:

**Food and grocery** $_______

### Transportation:
- Car payments $_______
- Gas and oil $_______
- Car insurance $_______
- Annual fees $_______
- Car repair $_______

**Total transportation** $_______

### Life insurance:

**Life insurance** $_______

### Clothing:
- Adult 1 $_______
- Adult 2 $_______
- Children $_______

**Total clothing** $_______

### Debt payments:
- Credit cards $_______
- Family loans $_______
- Other loans $_______

**Total debt payments** $_______

### Subtotal expenses $_______

**NET AVAILABLE (AVAILABLE FUNDS LESS GRAND TOTAL EXPENSES)** $_______