Spending Chart

Month _____

MONTHLY EXPENSES		
	Projected	Actual
Fixed Expenses		
Savings/Investments		
Retirement Contributions		
Rent/Mortgage		
Car loans		
Installment loan		
Life Insurance*		
Health insurance*		
Car insurance*		
Homeowner's insurance*		
Property taxes*		
Tuition/Camp*		
License fees*		
Income tax (not deducted)*		
Total Fixed		
Variable Expenses		
Groceries		
Meals out		
Home fuel bills		
Electricity		
Water and sewer		
Home maintenance		
Gasoline and oil		
Car repairs		
Public transportation		
Parking		
Clothing		
Cleaning and laundry		
Medical (not reimbursed)		
Personal care items		
Credit card accounts		
Entertainment		
Vacation		
Pocket money		
Dues		
Contributions/Gifts		
Total Variable		
Total Monthly Expenses (add total fixed & variable expenses)		

*Figure annually & divide by 12 to get a monthly cost

MONTHLY INCOME		
	Projected	Actual
Take-home pay		
Additional income		
Social Security		
Tax rebates		
Interest income		
Dividend income		
Gifts		
Total Monthly Income		
MONTHLY PLAN:		
Total Income		
Total Expenses		
Total Surplus (Deficit)		
NOTES AND CALCULATIONS		