



# Spending Plan Worksheet

	Planned Amount	Actual Amount	Difference
<b>Monthly Income</b>			
Income (after taxes)			
Misc. Income			
<b>Monthly Income Total</b>			
<b>Monthly Expenses</b>			
<b>Home</b>			
Mortgage or Rent			
Homeowners/Renters Insurance			
Property Taxes			
Home Repairs/Maintenance/HOA Dues			
Home Improvements			
Misc. Home Expense(s)			
<b>Utilities</b>			
Energy			
Water and Sewer			
Cable/Internet/Phone			
Cell Phone			
Misc. Utilities			
<b>Food</b>			
Groceries			
Eating Out, Lunches, Snacks			
<b>Family Obligations</b>			
Child Support/Alimony			
Day Care, Babysitting			
Child Extracurricular Activities			
<b>Health and Medical</b>			
Insurance (medical, dental, vision)			
Out-of-Pocket Medical Expenses			
Y Membership and/or Program Fees			
<b>Transportation</b>			
Car Payments			
Gasoline/Oil			
Auto Repairs/Maintenance/Fees			
Auto Insurance			
Other (tolls, bus, subway, taxi)			
<b>Entertainment/Recreation</b>			
Entertainment			
Hobbies			
Vacations			
<b>Clothing</b>			



	<u>Planned Amount</u>	<u>Actual Amount</u>	<u>Difference</u>
<b>Pets</b>			
Food			
Grooming, Boarding, Vet			
<b>Debt Payments</b>			
Credit Cards			
Student Loans			
Other Loans			
<b>Miscellaneous Expenses</b>			
Toiletries, Household Products			
Grooming (Hair, Make-up, Other)			
Gifts/Donations			
Misc. Expense(s)			
<b>Monthly Expense Total</b>			
<b>Monthly Investments &amp; Savings</b>			
Retirement Contributions			
Stocks/Bonds/Mutual Funds			
College Fund			
Savings			
Emergency Fund			
<b>Monthly Investments &amp; Savings Total</b>			
<b>Total Surplus OR Shortage</b>			
<b>(Monthly Income Total less Monthly Expense Total and Monthly Investments &amp; Savings Total)</b>			

Once you assess your spending plan, pay yourself first in the form of retirement savings. You can complete a [403\(b\) Smart Account](#) form and give it to your human resources department to start or increase your contribution.