



Spending Plan Worksheet

	A Retired B Working	A Retired B Retired	A Survives	B Survives
Monthly Income				
A's Salary				
B's Salary				
Interest				
Dividends				
A's Pension(s)				
B's Pension(s)				
A's Social Security				
B's Social Security				
Total Monthly Income				
Monthly Expenses				
Fixed Expenses				
Home Mortgage				
Insurance				
Taxes				
Other Debt Payments				
Variable Expenses				
Food				
Clothing				
Medical				
Transportation				
Home Maintenance				
Furnishings				
Work Related Exp				
Personal Items				
Education				
Gifts/Donations				
Recreation				
Savings				
Total Monthly Expenses				
Monthly Surplus/Deficit				