



Spending Plan Worksheet

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



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

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.