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| --- | --- |
| **Monthly spending plan** | **worksheet** |
| |  |  |  |  | | --- | --- | --- | --- | | **Name** |  | **Month** |  | | |
| |  |  | | --- | --- | | **Basic Living Expenses** | | | Monthly Expense | **Amount** | | Rent/Mortgage | $ | | Electricity | $ | | Heating Oil or Gas | $ | | Water/Sewer | $ | | Cable/Satellite | $ | | Phone/Internet | $ | | Cell Phone | $ | | Gas for Car | $ | | Car insurance payment | $ | | Groceries | $ | | Eating Out | $ | | “Stuff” for household & personal care | $ | | Clothing and Laundry | $ | | Doctor co-pays | $ | | Prescriptions | $ | | Entertainment | $ | | Hobbies/Habits | $ | | Pets | $ | | Gifts/Donations | $ | | Other insurance | $ | |  | $ | |  | $ | |  | $ | |  | $ | | Emergency Savings | $ | | Other Savings | $ | |  | $ | |  | $ | | Total Expenses | $ | | **+ Total Monthly**  **Debt Payments** | $ | | = Total Monthly Spending | $ |  |  |  |  | | --- | --- | --- | | **Debts** | | | | **Name of Creditor** | **Monthly**  **Payment**  **Requested** | **Total**  **Amount Owed** | | Car Payment | $ | $ | | Medical Bill | $ | $ | | Credit Card | $ | $ | | Past Due Utilities | $ | $ | |  | $ | $ | |  | $ | $ | |  | $ | $ | |  | $ | $ | |  | $ | $ | |  | $ | $ | |  | $ | $ | |  | $ | $ | |  | $ | $ | |  | $ | $ | | TOTAL DEBTS | $ | $ |  |  |  | | --- | --- | | **Take Home Income/Paychecks** | | | Income (1) | $ | | Income (2) | $ | | Income (3) | $ | | Income (4) | $ | | **Total Monthly Net** *(Take Home)* **Income** | $ |   Source: Budget Basics, Building Bucks, 7/09 | |