



**MONTHLY
INCOME &
SPENDING
PLAN**



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Household Monthly Income

Use this worksheet to calculate how much income you earn in one month, from every source of income that you have. If you have other individuals in your household—e.g. spouses, children, parents, or chosen family—with whom you share your expenses and plan your monthly spending with, include those economic partners as well.

| | You | + | Partner 1 | + | Partner 2 | = | Total |
|----------------------------------|-----|---|-----------|---|-----------|---|-------|
| Job 1 | | + | | + | | = | |
| Job 2 | | + | | + | | = | |
| Other Monthly Income | | + | | + | | = | |
| Bonuses | | + | | + | | = | |
| Commissions | | + | | + | | = | |
| Tips | | + | | + | | = | |
| Dividends or Interest | | + | | + | | = | |
| Rent, Lease, or license payments | | + | | + | | = | |
| Royalties | | + | | + | | = | |
| Note or trust payments | | + | | + | | = | |
| Alimony or Child Support | | + | | + | | = | |
| Pension or Retirement Pay | | + | | + | | = | |
| Social Security | | + | | + | | = | |
| Disability Pay | | + | | + | | = | |
| Unemployment Insurance | | + | | + | | = | |
| Public Assistance | | + | | + | | = | |
| Help from relatives or friends | | + | | + | | = | |
| Other | | + | | + | | = | |
| Total Income | | + | | + | | = | |



Monthly Household Spending Plan

Use this worksheet to write down how much money your household spends in these categories in one month.

Tips:

- Next, track your expenses throughout the month and write down how much you actually spent.
- Use your actual spending to plan your spending plan next month—look at where you over or underspent your planned amount, and move your money to where it needs to go.

| Home | Planned | Actual |
|------------------------|---------|--------|
| Rent / Mortgage | | |
| Property Tax | | |
| Insurance | | |
| HOA Dues | | |
| Telephone | | |
| Gas & Electric | | |
| Water & Sewer | | |
| Cable | | |
| Garbage & Recycling | | |
| Household Supplies | | |
| Housewares | | |
| Furniture & Appliances | | |
| Cleaning | | |
| Yard & Pool Care | | |
| Repairs & Maintenance | | |
| Total: | | |

| Food | Planned | Actual |
|-----------------------|---------|--------|
| Groceries | | |
| Breakfast & Lunch out | | |
| Dinner Out | | |
| Coffee / Drinks | | |
| Snacks | | |
| Total: | | |

| Dependents | Planned | Actual |
|----------------------|---------|--------|
| Child Care | | |
| Clothing | | |
| Allowance | | |
| School Expenses | | |
| Toys & Entertainment | | |
| Total: | | |

| Healthcare | Planned | Actual |
|---------------|---------|--------|
| Insurance | | |
| Medications | | |
| Vitamins | | |
| Doctor | | |
| Dentist | | |
| Eye care | | |
| Therapy | | |
| Total: | | |

| Transportation | Planned | Actual |
|-----------------------|---------|--------|
| Car Payments | | |
| Insurance | | |
| Registration | | |
| Gas | | |
| Maintenance & Repairs | | |
| Parking | | |
| Tolls | | |
| Public Transit | | |
| Parking Tickets | | |
| Road Service | | |
| Total: | | |

| Toiletries | Planned | Actual |
|------------------------|---------|--------|
| Toiletries & Cosmetics | | |
| Haircuts | | |
| Massage | | |
| Gym Membership | | |
| Total: | | |



| Savings & Investment | Planned | Actual |
|---------------------------------|---------|--------|
| | | |
| | | |
| Total: | | |

| Entertainment | Planned | Actual |
|---------------------------|---------|--------|
| Music | | |
| Movies & Rentals | | |
| Concerts, theater, ballet | | |
| Museums | | |
| Sporting Events | | |
| Hobbies & Lessons | | |
| Club Dues / Memberships | | |
| Software & Games | | |
| | | |
| Total: | | |

| Clothing | Planned | Actual |
|-------------------------------|---------|--------|
| Clothes, shoes, & accessories | | |
| Laundry, dry cleaning | | |
| Mending | | |
| Total: | | |

| Education | Planned | Actual |
|------------------|---------|--------|
| Tuition | | |
| Loan Payments | | |
| Books & Supplies | | |
| Total: | | |

| Gifts | Planned | Actual |
|---------------|---------|--------|
| | | |
| | | |
| | | |
| Total: | | |

| Personal Office | Planned | Actual |
|-------------------------|---------|--------|
| Supplies | | |
| Copying | | |
| Postage | | |
| Bank & Credit Card Fees | | |
| Legal Fees | | |
| Accountant | | |
| Total: | | |

| Donation | Planned | Actual |
|-----------------|---------|--------|
| | | |
| | | |
| | | |
| Total: | | |

| Pets | Planned | Actual |
|-----------------|---------|--------|
| Food & Supplies | | |
| Veterinarian | | |
| Grooming | | |
| Total: | | |

| Other | Planned | Actual |
|---------------|---------|--------|
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| Total: | | |

| Travel | Planned | Actual |
|---------------|---------|--------|
| | | |
| | | |
| Total: | | |

| Total | Planned | Actual |
|---------------|---------|--------|
| Total: | | |

