

Personal Spending Plan

Spending Choices

Christmas / Other Gifts

- Christmas gifts
- Birthday gifts
- Wedding gifts
- Fund raisers

Food / Household

- Groceries
- Food storage
- Household items
- Work lunches
- School lunches

Auto Gas, Repairs and Licensing

- Fuel/gas
- Registration/licensing
- Car maintenance
- Car repairs

Home Decor & Maintenance

- Lawn & garden supplies
- Plants & flowers
- Tools & equipment
- Pictures & crafts
- Home repairs
- 10 year replacement of "Everything"

Clothing & Personal Care

- Clothing
- Hair cuts, perms, spa treatments

Vacations & Trips

- Yearly vacations
- Short road trips

Other Yearly, Periodic Expenses

- Insurance premiums (not paid monthly)
- Taxes
- Children's activities (seasonal)

Total Spending Per Month

Total Income less Spending = Savings

\$
\$