Personal Spending Plan

Step 1. Determine your *net income* (take home pay)

Your earnings per month

Spouse's earnings per month

Total Income

Spending Choices

$

Step 2. Choose *how* much of your money to spend, and *where* you want to spend it (project yearly needs)

Savings & Contributions

Personal Savings
Charitable Contributions

Fixed, Monthly Expenses

Rent or Mortgage payment
Car payment
Student loans
Credit Cards
Other Debt
Insurance premiums (paid monthly)

Personal Fun, Entertainment

Entertainment
Recreation
Eating out

Utilities / Other Services

Electric	Gas bill	Water & Sewer
Phones	Cable TV	Newspaper & Mag.
Child care	Internet	Dry cleaning
Piano lessons		Memberships

Medical / Dental

Prescriptions	Doctor Office Visits
Deductibles	Co-Pays
Eye Care	Dental Care