

# Spending Plan Analysis

GROSS INCOME PER YEAR \$

GROSS INCOME PER MONTH \$

GUIDELINE NET SPENDABLE INCOME PER MONTH \$

MONTHLY PAYMENT CATEGORY	EXISTING SPENDING PLAN	MONTHLY GUIDELINE PLAN	DIFFERENCE + OR -	NEW MONTHLY PLAN
1 Tithe	\$ _____	\$ _____	\$ _____	\$ _____
2 Tax	\$ _____	\$ _____	\$ _____	\$ _____
<b>Net Spendable Income</b> (per month)	<b>\$ _____</b>	<b>\$ _____</b>	<b>\$ _____</b>	<b>\$ _____</b>
3 Housing	\$ _____	\$ _____	\$ _____	\$ _____
4 Food	\$ _____	\$ _____	\$ _____	\$ _____
5 Transportation	\$ _____	\$ _____	\$ _____	\$ _____
6 Insurance	\$ _____	\$ _____	\$ _____	\$ _____
7 Debts	\$ _____	\$ _____	\$ _____	\$ _____
8 Entertainment / Recreation	\$ _____	\$ _____	\$ _____	\$ _____
9 Clothing	\$ _____	\$ _____	\$ _____	\$ _____
10 Savings	\$ _____	\$ _____	\$ _____	\$ _____
11 Medical/Dental	\$ _____	\$ _____	\$ _____	\$ _____
12 Miscellaneous	\$ _____	\$ _____	\$ _____	\$ _____
13 Investments	\$ _____	\$ _____	\$ _____	\$ _____
14 School/Childcare	\$ _____	\$ _____	\$ _____	\$ _____
<b>Totals (Items 3-14)</b>	<b>\$ _____</b>	<b>\$ _____</b>		<b>\$ _____</b>

REMINDER: **The guideline percentages are not absolutes!** Actual percentages vary, because different factors will influence what you spend, such as the cost of housing in your area, whether you are married, and the number of children you might have.