

Spending Plan

INCOME vs. EXPENSE \$

Net Spendable Income Less Total Expenses Surplus or Deficit
--

Monthly

Gross Monthly Income

Monthly Salary
Interest Income
Dividends
Commissions
Bonuses/Tips
Retirement Income
Net Business Income
Other Income

LESS

Category 1 - Tithe/Giving (monthly)
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The Local Church
The Poor
Other Ministries
Other Giving

Category 2 - Taxes (monthly)

Taxes (Fed, State, Medicare, Social Security)
Other

Do not include medical/dental premiums, retirement plans, HSA/FSA contributions, charity contributions that are deducted from paycheck. Include these deductions as expenses in rows listed below.

NET SPENDABLE INCOME (monthly)

Monthly E

Category 3 - Housing (monthly)

Mortgage(s) <i>(from Debt List)</i>
Extra Mortgage Payment
Rent
Insurance
Property Taxes
Electricity

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- Gas
- Water
- Sanitation
- Telephone / Cell phone
- Maintenance
- Internet / Cable Service
- Other

Category 4 - Food (monthly)

- Grocery
- Other

Category 5 - Transportation (monthly)

- Auto Payment(s) *(from Debt List)*
- Extra Auto Payment
- Gas & Oil
- Auto Insurance
- Licenses & Taxes
- Maintenance
- Replacement
- Other - Tolls/Parking/Transit Fares

Category 6 - Insurance (monthly)

- Life
- Health/Dental
- Disability
- Other

Category 7 - Debts (monthly)

- Total Credit Cards *(from Debt List)*
- Total Other Debt *(from Debt List)*
- Extra Debt Payments

Category 8 - Entertainment & Recreation (monthly)

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Eating Out / Lunches

Baby Sitters

Activities / Trips

Vacation

Pets

Hobbies and Sports

Other

Category 9 - Clothing (monthly)

Children's Clothing Needs

Husband/Wife Clothing Needs

Other

Category 10 - Savings (monthly)

Emergency Fund

Other Savings Goals (use the Savings Goals and Savings Tracker forms if needed)

Category 11 - Health & Wellness (monthly)

Doctor

Dentist

Prescriptions

Eye Glasses / Contacts

HSA or FSA Contributions

Other

Category 12 - Miscellaneous (monthly)

Toiletries / Cosmetics

Beauty / Barber

Laundry / Cleaning

Allowances

Subscriptions

Gifts (including Christmas)

Cash

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Other

Category 13 - Investments (monthly)

Employer 401k/403b plans

Retirement IRAs

College Funds

Non-Retirement Stocks, Bonds, Mutual Funds

Investment Real Estate

Other

Category 14 - School/Child Care (monthly)(1)

School Tuition

School Books, Supplies, Materials, etc

Transportation

Day Care

Tutoring, Lessons for Music, Dance, etc

Other

Total Expenses

(1) This category does not have a guideline amount.

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Current	Guideline	New Budget
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SUMMARY (calculated)		
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413	Current	0
		0
		0

Income		
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413	413	0
413		

41	41	0

0	0	0

372	372	0
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xpenses		
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0	119	0
0		0

Current	Guideline	New Budget
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SUMMARY (calculated)

413	Current	0
		0
		0

0	48	0

140	48	0
0		0
140		

0	19	0

0	19	0
0		0
0		0

0	19	0
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Current	Guideline	New Budget
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SUMMARY (calculated)

413	Current	0
		0
		0

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0	19	0

200		0
200		

372	372	0
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Current	Guideline	New Budget
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SUMMARY (calculated)

413	Current	0
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		0

Current	Guideline	New Budget
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SUMMARY (calculated)

413	Current	0
		0
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Current	Guideline	New Budget
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SUMMARY (calculated)

413	Current	0
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Current	Guideline	New Budget
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SUMMARY (calculated)

413	Current	0
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SUMMARY (calculated)

413	Current	0
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SUMMARY (calculated)

413	Current	0
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413	Current	0
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SUMMARY (calculated)

413	Current	0
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SUMMARY (calculated)

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Current	Guideline	New Budget
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SUMMARY (calculated)

413	Current	0
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