

## My Spending and Saving Plan

### My Net Income

Item	Past Monthly Amount	Planned Monthly Amount
Net (Take-Home) Pay Job 1		
Net (Take-Home) Pay Job 2		
Net (Take-Home) Pay Job 3		
Net Self-Employment Income		
Public Benefit 1		
Public Benefit 2		
Public Benefit 3		
Interest		
Dividends		
Child Support		
Alimony		
Cash or Cash-Like Gifts		
Other		
Other		
My Total Net Income (add above rows)		

### My Expenses

Item	Past Monthly Amount	Planned Monthly Amount
<b>My Savings</b>		
Net (Take-Home) Pay Job 2		
Saving Toward:		
Saving Toward:		
<b>My Giving</b>		
Charitable contributions		
Church Tithing		
Gifts for Family & Friends		
<b>My Spending</b>		
Rent/ Mortgage Payment		
Property Taxes / Insurance		
Water		
Electric		
Gas/Oil		
Trash / Recycling Collection		
Telephone (Cell & Land-Line)		
Internet		
Cable/Satellite/TV Viewing Services		
Car/Truck Payment		
Car/Truck Insurance		

## My Expenses continued

Item	Past Monthly Amount	Planned Monthly Amount
Car/Truck Maintenance & Repair		
Car/Truck Fuel		
Public Transportation		
Healthcare Expenses		
Student Loan Payments		
Credit Card Minimum Payments		
Other Debt Minimum Payments		
Childcare/Child Support Payments		
Groceries & Household Supplies		
Eating Out or Take Out		
Pet care		
Personal Expenses		
Entertainment		
Other		
Other		
Other		
<b>My Total Expenses</b> (add above expense rows)		

## Comparison of My Total Net Income and My Total Expenses

Item	Amount
<b>My Total Income</b> (from last row of My Net Income section in the Planned Monthly Amount Column)	
<b>My Total Expenses for _____ Month</b> (from last row of My Expenses section in the Planned Monthly amount Column)	
<b>Difference</b> (My Total Net Income Minus My Total Expenses)	

## Table for Calculating Monthly Amounts

Frequency: How Often you receive the income or pay the expense	Do this first then enter into the Plan
Annual (once per year)	Divide by 12
Semi-Annual (Twice per year)	Divide by 6
Quarterly (four times per year)	Divide by 3
Monthly (once per month)	Use as-is
Bi-Monthly (twice per month)	Multiply by 2
Bi-weekly (every two weeks)	Multiply by 26 and then divide by 12
Weekly (every week)	Multiply by 52 then divide by 12