



Spending Plan Worksheet

Use this worksheet to record how much money you spent this month, then use the information to help you plan next month's spending.

	Monthly	Monthly	
Income	(Current)	(Goal)	
Airman's income (salary after taxes, TSP, benefits and other deductions)	\$	\$	
Spouse's income (salary after taxes, 401K, benefits and other deductions)	\$	\$	
Other income (child support, second job, etc., after taxes)	\$	\$	
Total monthly income	\$ 0.00	\$ 0.00	
Transfers and Expenses	Monthly (Current)	Monthly (Goal)	
Savings	\$	(Goal) \$	
Investments (ROTH, IRA, etc.)	\$	\$	
Payments on Debts (auto loans, credit cards, student loans, etc. but not mortgage)	\$	\$	
Total monthly transfers and debt payments	\$ 0.00		
HOUSING	Ş 0.00	φ 0.00	
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Rent or mortgage	\$ \$	\$	
Renter's insurance or homeowner's insurance not included in mortgage		\$	
Utilities (electricity, gas, etc.) Internet, cable and phones	\$ \$	\$ \$	
Other housing expenses (pest control, lawn service, etc.)	\$ \$	\$ \$	
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FOOD			
Groceries and household supplies	\$	\$	
Meals out	\$	\$	
Other food expenses	\$	\$	
TRANSPORTATION			
Auto/motorcycle insurance	\$	\$	
Auto/motorcycle fuel	\$	\$	
Auto/motorcycle service (maintenance, repairs, inspections, etc.)	\$	\$	
Public transportation (Metro, bus, etc.) parking, tolls, ride sharing	\$	\$	
Other transportation expenses	\$	\$	
HEALTH			
Medicines and supplements	\$	\$	
Health insurance deductibles/copays	\$	\$	
Other health expenses (dentists, glasses, contacts, etc.)	\$	\$	



PERSONAL AND FAMILY

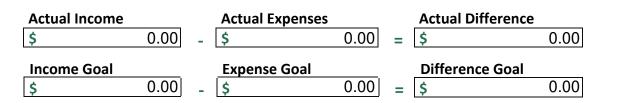
Child care	\$ \$
Child support	\$ \$
Clothing and shoes	\$ \$
Laundry/dry cleaning	\$ \$
Money given or sent to non-resident family members	\$ \$
Donations (charities, tithing, etc.)	\$ \$
Entertainment (movies, streaming services, magazines, etc.)	\$ \$
Vacations	\$ \$
Pets	\$ \$
Memberships and subscriptions	\$ \$
Other personal or family expenses	\$ \$

OTHER EXPENSES

Bank, credit card, ATM, and other fees	\$ \$
School costs (tuition, supplies, etc.)	\$ \$
Non-monthly expenses (life insurance, personal property taxes, etc.) \div 12	\$ \$
Gifts (estimated annual expenses \div 12)	\$ \$
Other expenses	\$ \$

UNCATEGORIZED EXPENSES

	\$	\$	
	\$	\$	
	\$	\$	
Total monthly expenses	\$ 0.00	\$ 0.	.00



If your income is more than your expenses, you have money left to save or spend. If your expenses are more than your income, look for expenses to reduce or cut.

	Current Gross I (all sources, inc		Gross Income Goal all sources, including spouse)
Current Debt-to-Ir Debt-to-Income G		%	To calculate debt-to-income ratio: Total Debt Payments ÷ Total Gross Income x 100 Note: This calculation excludes mortgage debt.
NET WORTH			

Total value of savings, investments, real estate, personal property	\$
- Total indebtedness (mortgage, car loans, student loans, etc.)	\$
= Net worth	\$ 0.00

