



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.

Income	Monthly (Current)	Monthly (Goal)
Airman's income (salary after taxes, benefits and other deductions)	\$	\$
Spouse's income (salary after taxes, benefits and other deductions)	\$	\$
Other income (child support, second job, etc., after taxes)	\$	\$
Total monthly income	\$	\$

Transfers and Expenses	Monthly (Current)	Monthly (Goal)
Student Loans	\$	\$
Credit card	\$	\$
Car payment	\$	\$
Total monthly transfers and debt payments	\$	\$

HOUSING

Rent or mortgage	\$	\$
Electric	\$	\$
Water	\$	\$
Cable/internet	\$	\$
Other expenses - renters insurance, security system, pest control, etc.	\$	\$

FOOD

Groceries and household supplies	\$	\$
Meals out	\$	\$
Other food expenses	\$	\$

TRANSPORTATION

Auto/motorcycle insurance	\$	\$
Auto/motorcycle fuel	\$	\$
Public transportation (Metro, bus, etc.) parking, tolls, ride sharing	\$	\$
Other transportation expenses	\$	\$
Cell phone	\$	\$

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 service/dry cleaning	\$	\$
Money sent home to family	\$	\$
Donations or tithing	\$	\$
Entertainment (movies, going out, etc.)	\$	\$
Haircuts/Beauty	\$	\$
Pets	\$	\$
Streaming services (Amazon, Spotify, Hulu, Netflix, etc.)	\$	\$
Misc spending	\$	\$

SAVINGS GOALS

Gifts (estimated annual expenses ÷ 12)	\$	\$
Car Service (estimated annual expenses ÷ 12)	\$	\$
Non-monthly expenses (life insurance, personal property taxes, etc.) ÷ 12	\$	\$
Vacation (estimated annual expenses ÷ 12)	\$	\$
Other savings goals	\$	\$

UNCATEGORIZED EXPENSES

	\$	\$
	\$	\$
	\$	\$
Total monthly expenses	\$	\$

Actual Income	-	Actual Expenses	=	Actual Difference
\$		\$		\$
Income Goal	-	Expense Goal	=	Difference Goal
\$		\$		\$

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 Debt-to-Income Ratio		%
Debt-to-Income Ratio Goal		%

To calculate debt-to-income ratio:
 Total Debt Payments ÷ Total 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	\$

