

# SPENDING PLAN WORKSHEET

Month/Year:



Use this fillable worksheet to record your cash flow this month, then use the information to help you plan next month's cash flow. **Enter the letter "A" in every field for expenses paid by military allotments.**

## INCOME

	MONTHLY (CURRENT)	MONTHLY (GOAL)
Service member's take-home pay (salary after taxes, benefits and other deductions)	\$	\$
Spouse's take-home pay (salary after taxes, benefits and other deductions)	\$	\$
Other income (child support, second job, etc., after taxes)	\$	\$
<b>Total monthly take-home income</b>	<b>\$</b>	<b>\$</b>

## SAVING AND INVESTING

Savings	\$	\$
Investments (IRA, other investment accounts)	\$	\$
<b>Total monthly savings and investing</b>	<b>\$</b>	<b>\$</b>

## HOUSING

Monthly mortgage and property taxes (enter "0" if renting)	\$	\$
Monthly rent payment (enter "0" if you only have a mortgage)	\$	\$
Renters insurance or homeowners insurance not included in mortgage	\$	\$
Utilities (electricity, gas, etc.)	\$	\$
Internet, cable and phones	\$	\$
Repairs/maintenance (1/12 of annual total, if you have a mortgage)	\$	\$
Other housing expenses (pest control, lawn service, etc.)	\$	\$
<b>Total monthly housing</b>	<b>\$</b>	<b>\$</b>

## FOOD

Groceries and household supplies	\$	\$
Dining out	\$	\$
Other food expenses	\$	\$
<b>Total monthly food</b>	<b>\$</b>	<b>\$</b>

## TRANSPORTATION

Auto/motorcycle loan payment(s)	\$	\$
Auto/motorcycle insurance	\$	\$
Auto/motorcycle fuel	\$	\$
Auto/motorcycle maintenance (1/12 of annual total)	\$	\$
Public transportation (Metro, bus, etc.) parking, tolls, ride sharing	\$	\$
Other transportation expenses	\$	\$
<b>Total monthly transportation</b>	<b>\$</b>	<b>\$</b>

## HEALTH

Medicines and supplements	\$	\$
Health insurance deductibles/co-pays	\$	\$
Other health expenses (dental, glasses, contacts, etc.)	\$	\$
<b>Total monthly health</b>	<b>\$</b>	<b>\$</b>

