



Spending Plan

MONTHLY EXPENSES Change headings to fit your expenses	Current Spending ↓ This column only	Necessary Changes	Future 1-5 years	Home-owner's Budget	Notes or Small Business Numbers
Fixed Expenses					
Rent/Mortgage pymt					
2 nd Mortgage/lot rent					
Auto Insurance					
Car Pay #1					
Car Pay #2					
Child Care					
State and Federal Tax Installments					
Child Support					
Student Loans					
Personal Loan					
Cr. Card Debt					
<i>Flexible Exp.</i>					
Electricity					
Gas/Oil					
Tele/Cell/beeper					
Cable TV/internet					
Gasoline					
Groceries					
Food/Snacks at work					
Meals Out					
Pet Care					
Beauty/Barber Nails					
Family Clothing					
Entertainment					
Baby Sitter					
Vacations/ Travel					
Newspaper/Magazines					
Hobbies/Dues					
Lottery/Gambling					
Kids Allowance, etc.					
Auctions/ Garage Sales					



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MONTHLY EXPENSES	Current Spending ↓ This column only	Necessary Changes	Future 1-5 years	Home-owner's Budget	Notes or Small Business Numbers
School lunches					
<i>School Tuition/Supplies</i>					
Medical/Office Visits/Deductibles					
Dental / Optical					
Drugs/ Medications					
Gifts/ Parties/ Holidays/ Cards					
Church/Charities					
Bank Service Charges					
Postage					
Lawns / Pool maintenance					
Diapers/Formula/ Baby Supplies					
Home Cleaning Supplies					
Cigarettes					
Alcohol					
Personal Care Shampoo/ Toothpaste					
Periodic Expenses					
Home Maintenance					
Property Taxes					
Life Insurance					
Health/Accident Insurance					
Renter/Homeowners Insurance					
Auto Tags/					
Car maintenance-Oil/Lube/Tires					
Savings---- 6 mo. Reserve/ Opportunity Fund					
Retirement					