

Monthly Spending Plan- Sample

Income/Expenses	Target Pct	Projection
<i>Pre-tax income</i>		\$7,000.00
Pre-tax Deductions	25%	
<i>Taxes</i>		\$ 900.00
<i>Health Exp/Insurance</i>		\$ 400.00
<i>401k/Retirement</i>		\$ 500.00
<i>After-tax income</i>		\$ 5,200.00
House Expenses	25%	
<i>Mortgage/Rent</i>		\$ 1,200.00
<i>Property Tax/HOA</i>		\$ 300.00
<i>Phone/Communication</i>		\$ 50.00
<i>Electric</i>		\$ 125.00
<i>Gas</i>		\$ 20.00
<i>Water</i>		\$ 20.00
<i>Home/ Repair</i>		\$ 50.00
<i>Furniture/ Access.</i>		\$ 75.00
<i>Insurance</i>		\$ 65.00
Autos	10%	
<i>Payments</i>		\$ 300.00
<i>Maintenance</i>		\$ 50.00
<i>Insurance</i>		\$ 80.00
<i>Gas</i>		\$ 140.00
<i>Misc- Tickets/ Taxes</i>		\$ 25.00
Giving	15%	
<i>Church/Charities</i>		\$ 700.00
<i>Gifts</i>		\$ 75.00
<i>Christmas</i>		\$ 75.00
Living	15%	
<i>Children</i>		\$ 75.00
<i>Eating- Groc/Dining Out</i>		\$ 750.00
<i>Entertainment</i>		\$ 25.00
<i>Travel</i>		\$ 200.00
<i>Fitness</i>		\$ 75.00
<i>Dry Cleaning</i>		\$ 25.00
<i>Haircuts/Nails, Etc..</i>		\$ 75.00
<i>Cell Phones</i>		\$ 75.00
<i>Clothing</i>		\$ 100.00
<i>Mad Money</i>		\$ 100.00
Savings/Debt	10%	
<i>Debt Payments</i>		\$ 250.00
<i>Short-term savings</i>		\$ 100.00
Total	100%	\$ 5,200.00