

LESSON TWO

PERSONAL SPENDING PLAN

Fixed Amount Expenses	Monthly Totals	Periodic or Unexpected Expenses	Yearly Totals
Rent/House payment	\$ _____	Car repairs/Maintenance	\$ _____
Plan payment	\$ _____	Car tags/Inspections.....	\$ _____
Child support/Support of others	\$ _____	Home maintenance	\$ _____
Auto payment(s)	\$ _____	Medical/Dental expenses.....	\$ _____
Auto insurance	\$ _____	Home insurance.....	\$ _____
Cable TV/Satellite.....	\$ _____	Medical/Dental insurance	\$ _____
Student loans.....	\$ _____	Tuition/Books.....	\$ _____
Fixed Total	\$ _____	Gifts.....	\$ _____
Variable Amount Expenses.....	Monthly Totals	Hobbies/Club dues	\$ _____
Your Savings.....	\$ _____	Vacation/Travel	\$ _____
Groceries (\$ _____ wk)	\$ _____	Tax payments (IRS)	\$ _____
Snacks/sodas (\$ _____ wk)	\$ _____	Tax payments (State).....	\$ _____
Gasoline/Oil (\$ _____ wk)	\$ _____	Tax payments (Property)	\$ _____
Pocket money (\$ _____ wk)	\$ _____	\$ _____
Utilities (average)	\$ _____	\$ _____
Work/School lunches.....	\$ _____	\$ _____
Telephone(s) (average)	\$ _____	\$ _____
Clothing.....	\$ _____	\$ _____
Laundry/Dry Cleaning	\$ _____	\$ _____
Child care expense	\$ _____	\$ _____
Books/Newspaper/Magazines.....	\$ _____	\$ _____
Pet food/expenses	\$ _____	\$ _____
Recreation/Entertainment.....	\$ _____	Periodic or Unexpected Total...	\$ _____
Alcohol/tobacco products	\$ _____	Divide by 12 for monthly amount..\$ (_____)	
Personal grooming.....	\$ _____	TOTAL FIXED EXPENSES	\$ _____
Charitable Contributions	\$ _____	TOTAL VARIABLE EXPENSES	\$ _____
Loans/Credit card payments.....	\$ _____	TOTAL PERIODIC EXPENSES	\$ _____
Bus/Train/Parking.....	\$ _____	TOTAL MONTHLY INCOME	\$ _____
Bank service charges.....	\$ _____	TOTAL MONTHLY EXPENSES.....	\$ _____
Other	\$ _____	DIFFERENCE (+ or -)	\$ _____
Other	\$ _____		
Variable Total.....	\$ _____		