

# Monthly Spending Plan



		Amount	Adjustments
Fixed Expenses	Housing (rent/mortgage, insurance and taxes)		
	Car loan/lease		
	Renter's insurance		
	Car insurance		
	Savings		
	Debt payments		
	Student loans		
	Other		
<b>Total Fixed Expenses</b>			
Variable Expenses	Food at home		
	Food away from home		
	Electricity/Heating Oil/Natural Gas		
	Cell phone		
	Clothing		
	Gasoline		
	Entertainment		
	Other		
	Other		
<b>Total Variable Expenses</b>			
Periodic Expenses	Car maintenance and repairs		
	Other		
	Other		
	Other		
	Other		
	Other		
<b>Total Periodic Expenses</b>			
Total	Total Fixed Expenses		
	Total Variable Expenses		
	Total Periodic Expenses		
	<b>Total Expenses</b>		
Income	Monthly take-home pay		
	Child support/Spousal support		
	Other Income		
	<b>Total Income</b>		
	<b>Subtract Total Expenses</b>		
<b>Surplus/Deficit</b>			