

MONTHLY SPENDING PLAN

Income	Net	Gross	Notes
			Employment
			Employment
Total Income	\$ -	\$ -	

Expenses	Rent	Own	Notes
Rent/Mortgage			
Renter Insurance			
Heat/Gas			
Electric			
Water/Sewer			
Trash Collection			
Telephone (landline)			
Telephone (cell)			
Cable/Internet			
Auto fuel/Bus pass			
Auto Insurance			
Car Repair/Maintenace			
Food			
Clothing/Personal			
Medical (Prescriptions)			
Child Care			
Alimony/Child Support			
Tuition/Education			
Job Related Expenses			
Pets			
Entertainment			
Gifts			
Savings Contribution: Flexible			
Home Maintenance/Repair			
Other:			
Other:			
Vehicle Loans			
Secured Loans			
Student Loans			
Back Taxes			
Credit Cards:			
Other Debt			
Debt Management Plan			
Total Expenses			

We recommend saving 1 to 2 percent of the purchase price of the home per year toward home maintenance and repair costs

Your estimated purchase price

1.5 percent of purchase price per year

Amount toward home

maintenance and repair costs per

month

Net Income (Loss)		
Gross Income (Loss)		