



Spending Plan Worksheet

Use this worksheet to record how much money you spent this month, then use the information to help you plan next month's spending.

| Income | Monthly (Current) | Monthly (Goal) |
|---|-------------------|----------------|
| Airman's income (salary after taxes, benefits and other deductions) | \$ | \$ |
| Spouse's income (salary after taxes, benefits and other deductions) | \$ | \$ |
| Other income (child support, second job, etc., after taxes) | \$ | \$ |
| Total monthly income | \$ | \$ |

| Transfers and Expenses | Monthly (Current) | Monthly (Goal) |
|---|-------------------|----------------|
| Savings | \$ | \$ |
| Investments (401(k), IRA, etc.) | \$ | \$ |
| Payments on Debts (auto loans, credit cards, student loans, etc., but not mortgage) | \$ | \$ |
| Total monthly transfers and debt payments | \$ | \$ |

HOUSING

| | | |
|--|----|----|
| Rent or mortgage | \$ | \$ |
| Renter's insurance or homeowner's insurance not included in mortgage | \$ | \$ |
| Utilities (electricity, gas, etc.) | \$ | \$ |
| Internet, cable and phones | \$ | \$ |
| Other housing expenses (pest control, lawn service, etc.) | \$ | \$ |

FOOD

| | | |
|----------------------------------|----|----|
| Groceries and household supplies | \$ | \$ |
| Meals out | \$ | \$ |
| Other food expenses | \$ | \$ |

TRANSPORTATION

| | | |
|---|----|----|
| Auto/motorcycle insurance | \$ | \$ |
| Auto/motorcycle fuel | \$ | \$ |
| Auto/motorcycle service (maintenance, repairs, inspections, etc.) | \$ | \$ |
| Public transportation (Metro, bus, etc.) parking, tolls, ride sharing | \$ | \$ |
| Other transportation expenses | \$ | \$ |

HEALTH

| | | |
|---|----|----|
| Medicines and supplements | \$ | \$ |
| Health insurance/deductibles/copays | \$ | \$ |
| Other health expenses (dentists, glasses, contacts, etc.) | \$ | \$ |



PERSONAL AND FAMILY

| | | |
|---|----|----|
| Child care | \$ | \$ |
| Child support | \$ | \$ |
| Clothing and shoes | \$ | \$ |
| Laundry service/dry cleaning | \$ | \$ |
| Money given or sent to non-resident family members | \$ | \$ |
| Donations (charities, tithing, etc.) | \$ | \$ |
| Entertainment (movies, streaming services, magazines, etc.) | \$ | \$ |
| Vacations | \$ | \$ |
| Pets | \$ | \$ |
| Memberships and subscriptions | \$ | \$ |
| Other personal or family expenses | \$ | \$ |

OTHER EXPENSES

| | | |
|---|----|----|
| Bank, credit card, ATM, and other fees | \$ | \$ |
| School costs (tuition, supplies, etc.) | \$ | \$ |
| Non-monthly expenses (life insurance, personal property taxes, etc.) ÷ 12 | \$ | \$ |
| Gifts (estimated annual expenses ÷ 12) | \$ | \$ |
| Other expenses | \$ | \$ |

UNCATEGORIZED EXPENSES

| | | |
|-------------------------------|----|----|
| | \$ | \$ |
| | \$ | \$ |
| | \$ | \$ |
| Total monthly expenses | \$ | \$ |

| | | | | |
|----------------------|---|------------------------|---|--------------------------|
| Actual Income | - | Actual Expenses | = | Actual Difference |
| \$ | | \$ | | \$ |
| Income Goal | - | Expense Goal | = | Difference Goal |
| \$ | | \$ | | \$ |

If your income is more than your expenses, you have money left to save or spend. If your expenses are more than your income, look for expenses to reduce or cut.

| | | |
|-------------------------------------|--|---|
| Current Debt-to-Income Ratio | | % |
| Debt-to-Income Ratio Goal | | % |

To calculate debt-to-income ratio:
 Total Debt Payments ÷ Total Income x 100
Note: This calculation excludes mortgage debt.

NET WORTH

| | |
|--|----|
| Total value of savings, investments, real estate, personal property | \$ |
| - Total indebtedness (mortgage, car loans, student loans, etc.) | \$ |
| = Net worth | \$ |

