

**\$ SPENDING PLAN \$**

<b>NET MONTHLY INCOME</b>		PAYCHECK	
		PAYCHECK	
		DIVIDENDS	
		INTEREST	
		SOCIAL SECURITY	
		PENSION	
		GIFTS	
		OTHER	
		<b>TOTAL INCOME</b>	
<b>MONTHLY EXPENSES</b>	SHELTER	RENT OR MORTGAGE	
		ELECTRIC	
		HEAT - GAS OR OIL	
		PROPERTY TAXES	
		WATER	
		TELEPHONE	
		CABLE	
		GARBAGE COLLECTION	
		PROPERTY INSURANCE	
	OTHER		
	TRANSPORTATION	TOTAL CAR PAYMENTS	
		GASOLINE	
		MAINTENANCE & REPAIR	
		CAR INSURANCE	
		BUS/TAXI/TOLLS/PARKING	
	FOOD	GROCERIES	
		WORK & SCHOOL LUNCHES/SNACKS	
		EATING OUT	
	CLOTHING	CLOTHING	
		MAINTENANCE/CLEANING	
		DIAPERS	
	ENTERTAINMENT	VACATIONS	
		MOVIES - THEATER OR RENTAL	
		MUSIC/BOOKS/NEWSPAPERS/MAGAZINES	
		SPORTS	
		OTHER	
	SAVINGS	CREDIT UNION/BANK	
		IRA/INVESTMENTS/ETC.	
		LIFE INSURANCE	
	HEALTH	MEDICATIONS	
		MEDICAL INSURANCE	
		DOCTOR/DENTIST VISITS	
	FAMILY	GIFTS	
		CHILD CARE/CHILD SUPPORT	
		ALLOWANCES	
		SCHOOL EXPENSES	
	PERSONAL	BARBER/BEAUTY SHOP	
		TOBACCO/ALCOHOL	
		OTHER	
	PETS	FOOD AND SUPPLIES	
		VETERINARIAN/KENNEL/GROOMING	
	INSTALLMENTS	CREDIT UNION/BANK	
		CREDIT CARDS	
		STUDENT LOANS	
		OTHER	
	MISCELLANEOUS	UNION/OTHER MEMBERSHIP DUES	
		TAXES: INCOME/FEDERAL/STATE	
DONATIONS			
OTHER			
		<b>TOTAL OUTGO</b>	
<b>SPENDING SUMMARY</b>		TOTAL MONTHLY INCOME	
		MINUS TOTAL MONTHLY EXPENSES	
		SHORTAGE OR SURPLUS	