

SPENDING PLAN WORKSHEET

NAME: _____

1 List INCOME & EXPENSE Categories	2 Record Actual Month ACTUAL	10 Monthly Plan-SUMMARY			4 TYPE of Expense				5				9 Pay Expenses by Pay Periods					
		1st Month ACTUAL	2nd Month ACTUAL	3rd Month ACTUAL	Fixed	Variable	Discretionary	Adjustment	Final Expense	Husband	Wife	Period #1	Period #2	Period #3	Period #4			
1 Income Sources Husband's full-time job Wife's full-time job Dave's part-time job Child Support Stock Dividends Total Monthly Gross INCOME																		
	3 Calculate and record the DIFFERENCE by subtracting the Total Monthly Gross Income at the bottom. 4 Decide the TYPE of EXPENSE: Fixed, Variable, or Discretionary. Record each expense in the appropriate column and total each column. 5 Make needed ADJUSTMENTS to balance your Income & Expenses. You shouldn't adjust Fixed Expenses. 6 Determine and record your FINAL EXPENSES by subtracting or adding each Adjustment and total the column. 7 Assign who's responsible for paying each Final Expense, between HUSBAND and WIFE and total columns. (Skip if single.) 8 Record the portion of Total Gross Income you receive by PAY PERIOD. 9 Decide which Expenses to pay with each PAY PERIOD and total columns. 10 The end of each month complete a SUMMARY of your actual Income & Expenses.																	
	8 Gross Income by Pay Periods																	
	9 Total EXPENSE by Pay Period (Below)																	
	3 DIFFERENCE																	
	Balance Adjusted EXPENSES with INCOME																	
	PAY THIS																	
	TOTAL Monthly Expenses																	
	3 DIFFERENCE																	