



## 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, TSP, benefits and other deductions)	\$	\$
Spouse's income (salary after taxes, 401K, benefits and other deductions)	\$	\$
Other income (child support, second job, etc., after taxes)	\$	\$
<b>Total monthly income</b>	\$	\$

Transfers and Expenses	Monthly (Current)	Monthly (Goal)
Savings	\$	\$
Investments (ROTH, IRA, etc.)	\$	\$
Payments on Debts (auto loans, credit cards, student loans, etc. <b>but not mortgage</b> )	\$	\$
<b>Total monthly transfers and debt payments</b>	\$	\$

### 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/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

	\$	\$
	\$	\$
	\$	\$

<b>Total monthly expenses</b>	\$	\$
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<b>Actual Income</b>		<b>Actual Expenses</b>		<b>Actual Difference</b>
\$	-	\$	=	\$
<b>Income Goal</b>		<b>Expense Goal</b>		<b>Difference Goal</b>
\$	-	\$	=	\$

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.

<b>Current Gross Income</b> (all sources, including spouse)	<b>Gross Income Goal</b> (all sources, including spouse)
\$	\$

<b>Current Debt-to-Income Ratio</b>	%
<b>Debt-to-Income Goal</b>	%

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

## NET WORTH

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

