MAKING

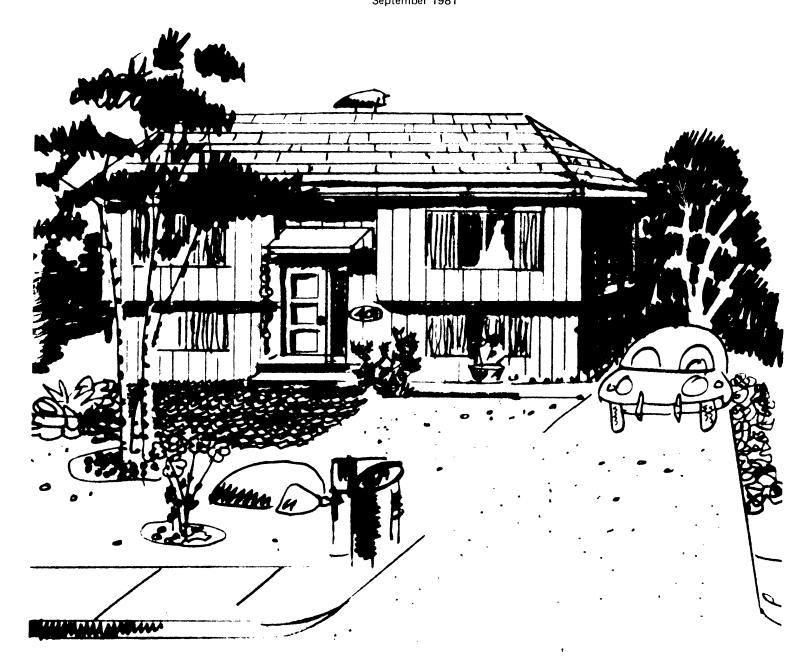
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FAMILY

SPENDING

PLAN

EB 0854 September 1981



CooperativeExtension

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Goals. List your goals below, the length of time it will take you to achieve them, and how much you expect each one will cost. Put them in order of priority.

Family and Individual Goals	When Needed	Approximate Cost	How Financed
nis year			
uture or long-range			

Estimate of Income

Source	Monthly or Weekly Average	Yearly Amount
*Wage or salary of (after taxes):		
Interest, dividends		
Rent		
Other		
*Total take-home money income		

Debts and Payments Due This Year

Debts and payments due (include installments, short-term loans, past due bills, etc.)	Jan.	Feb.	March	April	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.	Total
Total													

Transfer totals to page 3.

Estimate of Fixed Expenses and Obligations

Expense	Jan.	Feb.	Mar.	April	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.	12-Month Total	12-Month Average
Emergency fund														
Rent or mortgage payment														
Insurance premiums														
Property														
Auto														
Health														
Life									_					
Taxes														
Property										}				
Installment debt payments														
Total Commitments														

Estimate of Variable and Day-To-Day Expenses

Expense	Jan.	Feb.	Mar.	April	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.	12-Month Total	12-Month Average
Food and beverages														
Household operation														
Electricity and gas														
Water and garbage														
Phone														
Cleaning supplies, etc.														
Other														
Furnishings and equipment														
Clothing														
Personal needs														
Auto and transportation														
Medical care														
Education													·	
Recreation														
Contributions														
Gifts														
Total variable expenses														

Compare Income and Expenses

	Yearly amount	Monthly amount
Estimated income		
Less fixed expenses		
Total left for day-to-day expenses and savings		
Less variable and day-to-day expenses		
Total left for savings		

DO YOUR EXPENSES MATCH YOUR INCOME?

Prépared by Lois Restemayer, Extension Family Economics Specialist, Washington State University, Puyallup. Extension programs and employment are available to all without discrimination. Formerly published as EM 2859.