



Monthly Spending Worksheet

SPEND LESS THAN YOU EARN • PAY OFF DEBT QUICKLY • FILL YOUR EMERGENCY FUND

Totals

Total Monthly Income (from all sources) \$ _____

Monthly Expenses

1. Giving (____%) \$ _____

Church/missionaries/
organizations _____

2. Savings (15%) \$ _____

Emergency _____
Replacement _____
Long Term _____

3. Debt (0-10%) \$ _____

Credit Cards _____

School Loans _____
Bank Loans _____
Family/Friends _____

4. Housing (25-36%) \$ _____

Mortgage/Taxes/Rent _____
Maintenance/Repairs _____
Utilities:
Electric _____
Gas _____
Water _____
Trash _____
Telephone/Internet _____
Cable TV _____

5. Insurance—paid by you (5%) \$ _____

Auto _____
Homeowner's/Renter's _____
Life/Term Life _____
Medical/Dental _____

Totals

6. Auto/Transportation (15-20%) \$ _____

Car Payments/License _____
Gas/Bus/Train/Parking _____
Maintenance/Oil _____

7. Personal Living Expenses (15-25%) \$ _____

Groceries _____
Household Items _____
Medical Expenses
(out of pocket) _____
Clothes/Dry Cleaning _____
Cosmetics/Barber/Beauty _____
Gifts _____
Technology upgrades _____
Books/Magazines/Music _____
Education _____
Pets _____

8. Entertainment (5-10%) \$ _____

Going Out:
Meals _____
Movies/Events _____
Babysitting _____
Travel (Vacation/Trips) _____
Fitness/Sports _____
Hobbies _____

9. Small-Cash Expenses (2-3%) \$ _____

TOTAL EXPENSES \$ _____

TOTAL MONTHLY INCOME \$ _____

LESS TOTAL EXPENSES \$ _____

INCOME BALANCE OVER/UNDER \$ _____