

## Simple Monthly Spending Plan

Total Monthly Gross Income

\$ \_\_\_\_\_

Less Taxes & other payroll deductions \$ \_\_\_\_\_

Less Savings, Emergency Fund,  
Superannuation etc. \$ \_\_\_\_\_

**= Total Monthly 'Spendable' Income** \$ \_\_\_\_\_

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Housing Expenses

**Monthly  
Payments**

Rent or Mortgage \$ \_\_\_\_\_

Utilities (Electricity, Gas, Water, Phone,  
Internet,) \$ \_\_\_\_\_

Insurance (set \$ aside each month if paid  
annually) \$ \_\_\_\_\_

Maintenance (set \$ aside for future  
expenses) \$ \_\_\_\_\_

Rates (set \$ aside if paid annually) \$ \_\_\_\_\_

**= Total Housing expenses** \$ \_\_\_\_\_

Vehicle Expenses

Loan payment(s) \$ \_\_\_\_\_

Petrol \$ \_\_\_\_\_

Insurance (set \$ aside if paid annually) \$ \_\_\_\_\_

Maintenance & Repairs (set \$ aside for future expenses) \$ \_\_\_\_\_

**= Total Vehicle expenses** \$ \_\_\_\_\_

### Debts

Creditor #1 \_\_\_\_\_ Balance \_\_\_\_\_ \$ \_\_\_\_\_

Creditor #2 \_\_\_\_\_ Balance \_\_\_\_\_ \$ \_\_\_\_\_

Creditor #3 \_\_\_\_\_ Balance \_\_\_\_\_ \$ \_\_\_\_\_

Creditor #4 \_\_\_\_\_ Balance \_\_\_\_\_ \$ \_\_\_\_\_

**= Total Debts** \$ \_\_\_\_\_

### Miscellaneous

Church Tithes & Offerings \$ \_\_\_\_\_

Other charitable contributions \$ \_\_\_\_\_

Groceries, lunches, eating out \$ \_\_\_\_\_

Childcare \$ \_\_\_\_\_

School fees/supplies \$ \_\_\_\_\_

Medical bills and health insurance \$ \_\_\_\_\_

Prescription medicines \$ \_\_\_\_\_

Pet supplies & Vet bills \$ \_\_\_\_\_

Entertainment, cable TV, DVD rentals \$ \_\_\_\_\_

Club Dues (Gym, Scouts, Guides etc...) \$ \_\_\_\_\_

Newspaper, Magazine Subscriptions \$ \_\_\_\_\_

Clothing \$ \_\_\_\_\_

Haircuts	\$ _____
Gifts	\$ _____
Cash	\$ _____
Mobile phones	\$ _____
<b>= Total Miscellaneous expenses</b>	<b>\$ _____</b>

### Monthly Expense Totals

Housing	\$ _____
Car	\$ _____
Debts	\$ _____
Miscellaneous	\$ _____
<b>= Total Expenses</b>	<b>\$ _____</b>

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### Monthly Surplus or Shortage

\$ \_\_\_\_\_

(subtract total expenses from total monthly income))