Monthly Spending Plan

Month: _____

Fill in **Plan** at the start of the month and **Actual** at the end.

MONEY COMING IN	PLAN	ACTUAL
Pay (partner 1)	$	$
Pay (partner 2)	$	$
Other income	$	$
Total	**$**	**$**

MONTHLY BILLS	PLAN	ACTUAL
Rent or mortgage	$	$
Utilities	$	$
Phone and internet	$	$
Insurance	$	$
Car payment	$	$
Childcare or school	$	$
Total	**$**	**$**

EVERYDAY LIVING	PLAN	ACTUAL
Groceries	$	$
Gas and transit	$	$
Eating out	$	$
Household and personal	$	$
Kids' activities	$	$
Total	**$**	**$**

FAMILY AND GIVING	PLAN	ACTUAL
Support for parents	$	$
Red envelopes and gifts	$	$
Church or charity	$	$
Total	**$**	**$**

SAVING AND DEBT	PLAN	ACTUAL
Emergency fund	$	$
Extra retirement	$	$
529 for the kids	$	$
Extra debt payment	$	$
Total	**$**	**$**

FUN AND TRAVEL	PLAN	ACTUAL
Trips home and travel	$	$
Fun money	$	$
Total	**$**	**$**

MONEY IN		BILLS + LIVING + FAMILY + FUN		SAVING + DEBT		LEFT OVER
_____	−	_____	−	_____	=	_____

Aim for $0 left over, so every dollar has a job. If one group runs over, move money from another.