

# Money Management

## INCOME & SPENDING PLAN

CATEGORY	USUAL AMOUNT	PLANNED AMOUNT	ACTUAL AMOUNT	DIFFERENCE +/-
<b>INCOME</b>				
Wages & Tips (after taxes)				
Child Support				
Government Assistance (SSD, GAU, etc)				
Food Stamps				
Other				
<b>TOTAL INCOME:</b>				
<b>EXPENSES</b>				
<b>HOME</b>				
Rent				
Renters Insurance				
Home Repairs/Maintenance (batteries, light bulbs, etc)				
<b>UTILITIES</b>				
Electricity/water/sewer/garbage				
Telephone				
Land Line				
Cell Phone				
Long Distance				
<b>FOOD</b>				
Groceries				
Eating Out, Lunches, Snacks				
<b>FAMILY OBLIGATIONS</b>				
Child Support/Alimony				
Day Care/Babysitting				
<b>HEALTH AND MEDICAL</b>				
Insurance				
Co-pays and out of pocket expenses				
Prescriptions				
Other (vitamins, over-the-counter meds)				
<b>PETS</b>				
Food				
Grooming/Boarding/Vet				

# Money Management

## INCOME & SPENDING PLAN CONTINUED

CATEGORY	USUAL AMOUNT	PLANNED AMOUNT	ACTUAL AMOUNT	DIFFERENCE +/-
<b>DEBT PAYMENTS</b>				
Credit Cards				
Student Loans				
Payday Loans/Rent-To-Own/Other Loans				
Other _____				
<b>TRANSPORTATION</b>				
Car Payments				
Gasoline/Oil				
Auto Repairs/Maintenance/Fees				
Auto Insurance				
Other (bus pass, taxi, etc) _____				
<b>ENTERTAINMENT/RECREATION</b>				
Cable TV/Videos/Movies				
Computer Expense (including internet)				
Hobbies/Sports				
Subscriptions and Club/Organization Dues				
Vacations/Trips (monthly savings for this)				
Other _____				
<b>CLOTHING</b>				
Clothes				
Shoes				
Coats/hat/scarves/gloves				
<b>SAVINGS &amp; INVESTMENTS</b>				
Savings				
Emergency Fund				
<b>MISCELLANEOUS</b>				
Household Products (cleaning, paper, etc)				
Grooming/Toiletries (deodorant, shaving, hair, makeup, etc)				
Gifts (Christmas, birthdays, etc)				
Other _____				
Other _____				
<b>TOTAL EXPENSES</b>				

*End of month assessment: Were any actual expenses more than \$5 different (either higher or lower) than you planned? Why? Do you need to make adjustments to these spending categories? What else can you do?*