

# Spending Plan Worksheet

## Savings:

Pay yourself first! (10% of income) \$ \_\_\_\_\_

## Education:

Tuition and Fees \$ \_\_\_\_\_  
 Course Fees \$ \_\_\_\_\_  
 Books and Supplies \$ \_\_\_\_\_  
 Student Loans \$ \_\_\_\_\_

## Housing:

Room and Board, Rent, Mortgage,  
 Association Fees \$ \_\_\_\_\_  
 Insurance (Renter's/Homeowner's) \$ \_\_\_\_\_  
 Phone/Internet/Cable \$ \_\_\_\_\_  
 Heat \$ \_\_\_\_\_  
 Utilities \$ \_\_\_\_\_  
 (Water, Electricity, Sewer, Garbage) \$ \_\_\_\_\_

## Food:

Groceries \$ \_\_\_\_\_  
 Dining Out \$ \_\_\_\_\_  
 Campus Meal Plan \$ \_\_\_\_\_  
 Beverages \$ \_\_\_\_\_

## Personal Care:

Toiletries \$ \_\_\_\_\_  
 Hair \$ \_\_\_\_\_  
 Laundry and Dry Cleaning \$ \_\_\_\_\_  
 Clothing, Shoes, Accessories \$ \_\_\_\_\_  
 Other \$ \_\_\_\_\_

## Transportation:

Car Payments \$ \_\_\_\_\_  
 Maintenance \$ \_\_\_\_\_  
 License and Registration Fees \$ \_\_\_\_\_  
 Auto Insurance \$ \_\_\_\_\_  
 Gas \$ \_\_\_\_\_  
 Parking \$ \_\_\_\_\_  
 Other \$ \_\_\_\_\_

## Entertainment:

Concerts, Plays, Movies  
 and Sporting Events \$ \_\_\_\_\_  
 Subscriptions and Membership Dues \$ \_\_\_\_\_  
 Other \$ \_\_\_\_\_

## Family:

Day Care \$ \_\_\_\_\_  
 Veterinary Care \$ \_\_\_\_\_  
 Other \$ \_\_\_\_\_

## Healthcare:

Health Insurance \$ \_\_\_\_\_  
 Prescriptions \$ \_\_\_\_\_  
 Dental Care \$ \_\_\_\_\_  
 Copays \$ \_\_\_\_\_

## Other:

Retirement \$ \_\_\_\_\_  
 Life Insurance \$ \_\_\_\_\_  
 Credit Card Payments \$ \_\_\_\_\_

**Total Monthly Income**  
 (your monthly income) \$ \_\_\_\_\_

**Savings** -\$ \_\_\_\_\_

**Total Monthly Expenditures**  
 (sum of your expenses above,  
 excluding savings) -\$ \_\_\_\_\_

**Ending Balance**  
 (if negative, you will need  
 to adjust your spending) =-\$ \_\_\_\_\_