



Two Month Spending Plan

Use this worksheet to see how much money you spend in a month. Then, use this month's information to help you plan next month's budget.

Some bills are monthly and some come less often. If you have an expense that does not occur every month, put it in the "Other expenses this month" category.

MONTHS _____ / _____ **YEAR** _____

My income this month

Income	Month 1	Month 2
Paychecks (salary after taxes, benefits, and check cashing fees)	\$	\$
Other income (after taxes) for example: child support	\$	\$
Total monthly income	\$	\$

Income

My expenses this month

HOUSING

Expenses	Month 1	Month 2
Rent or mortgage	\$	\$
Renter's insurance or homeowner's insurance	\$	\$
Utilities (electricity and gas)	\$	\$
Internet, digital cable, and phones (cell, landline)	\$	\$
Other housing expenses (property taxes)	\$	\$

FOOD

Groceries	\$	\$
Meals out	\$	\$
Other Food Expenses	\$	\$

TRANSPORTATION

Car loan/payment	\$	\$
Gas for car	\$	\$
Car insurance	\$	\$
Car maintenance (oil changes)	\$	\$
Parking and tolls	\$	\$
Public transportation and taxis	\$	\$
Other transportation expenses	\$	\$

SAVE

Emergency savings (deductible/6 months living expenses)	\$	\$
Saving for: _____ (vacation, down payment)	\$	\$

Make a Budget

PERSONAL AND FAMILY

Expenses

Month 1

Month 2

Child care	\$	\$
Child support	\$	\$
Money given or sent to family	\$	\$
Clothing and shoes	\$	\$
Laundry/Dry cleaner (laundromat)	\$	\$
Donations	\$	\$
Entertainment (movies and amusement parks)	\$	\$
Other personal or family expenses (beauty care)	\$	\$
Household supplies	\$	\$

HEALTH

Medicine	\$	\$
Health insurance	\$	\$
Other health expenses (doctors' appointments and eyeglasses)	\$	\$

FINANCE

Fees for cashier's checks and money transfers	\$	\$
Prepaid cards and phone cards	\$	\$
Bank or credit card fees	\$	\$
Other fees	\$	\$

OTHER

School costs (supplies, tuition, student loans, uniforms)	\$	\$
Other payments (credit cards)	\$	\$
Other expenses this month	\$	\$

Total monthly expenses	\$	\$
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Expenses

Month 1

$$\begin{array}{c}
 \$ \boxed{} - \$ \boxed{} = \$ \boxed{} \\
 \text{Income} \qquad \qquad \qquad \text{Expenses}
 \end{array}$$

Month 2

$$\begin{array}{c}
 \$ \boxed{} - \$ \boxed{} = \$ \boxed{} \\
 \text{Income} \qquad \qquad \qquad \text{Expenses}
 \end{array}$$

Maybe your income is more than your expenses. You have money left to save or spend. Maybe your expenses are more than your income. Look at your spending plan to find expenses to cut or eliminate.

Adapted from: Make a Budget - Federal Trade Commission