

# SPENDING PLAN

Budgeting does not mean having less; it means doing more with what you have.

Expenses:	Monthly		Goal
Giving	\$		\$
Savings			
Mortgage / Rent			
Utilities			
Property Taxes			
Phone			
Internet / Cable			
Property Insurance			
Home Maintenance / Repair			
Vehicle Payments			
Gasoline			
Vehicle Maintenance / Repair			
Auto Insurance			
Groceries			
Restaurants			
Clothing			
Vacations			
Entertainment			
Health Insurance			
Medications			
Doctor Bills			
Life Insurance			
Educational Expense / Supplies			
Legal Expenses			
Contributions			
Pet Expenses			
Postage			
Family Expenses			
Gifts			
Loan Payments Not Listed Above			
<b>TOTAL</b>	\$		\$



Income:	Monthly		Goal
Payroll	\$		\$
Payroll			
Dividends			
Other			
Other			
Other			
Business Income			
Pension			
Social Security			
<b>TOTAL</b>	\$		\$



Compare income to expenses. Do these figures meet your goals? Look for ways to lower expenses.

The secret to getting ahead is getting started **TODAY!**

**One penny gained will not make you wealthy, nor will one penny lost make you poor. The condition of your finances will be an accumulation of every tiny decision made day in and day out from this day forward.**