

spending plan worksheet

instructions

1. Calculate monthly net income in box 1.
2. Calculate monthly expenses using page 2, box 4.
3. Insert and compare income vs. expenses in box 3.

1 monthly net income		3 compare income & expenses	
Net* monthly wages	\$	Net* monthly income (1)	\$
Net monthly wages of others in home	\$	Estimated expenses	
Public assistance/food stamps	\$		
Unemployment/disability	\$		
Child support/alimony	\$		
Social Security/retirement	\$	Fixed (4a subtotal)	\$
Other	\$	Variable (4b subtotal)	\$
Other	\$	Periodic (2, monthly portion)	\$
Other	\$	Minus \$	
Total monthly net* income	\$	Balance \$	
* After tax withholding and other deductions			

2 periodic expenses

These are expenses that come up once or twice a year. Fill in the estimated costs under the month they are due. Taxes, insurance premiums, auto servicing, tires, license, birthdays and holidays, educational costs, vacations, etc. Do not include taxes withheld from your paycheck, but do include estimated tax payments you make to the IRS. Add your total yearly periodic expenses and divide by 12 to determine the monthly portion.

January	\$	July	\$
February	\$	August	\$
March	\$	September	\$
April	\$	October	\$
May	\$	November	\$
June	\$	December	\$
Subtotal	\$	Subtotal	\$
(total periodic expenses)		(monthly portion periodic expenses)	
12		=	

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CHFA Home Finance

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