

# Spending Plan–Short Form

## How Much Money Do I Have?

### Monthly Income

- Wage/Salary (take-home pay for 1 month) \_\_\_\_\_
- Wage/Salary \_\_\_\_\_
- Wage/Salary \_\_\_\_\_
- Commission \_\_\_\_\_
- Overtime Pay \_\_\_\_\_
- Social Security Benefit \_\_\_\_\_
- Pension \_\_\_\_\_
- Veteran’s Benefit \_\_\_\_\_
- Advanced Earned Income Tax Credit Pmt. (AEITC) \_\_\_\_\_
- Child Support \_\_\_\_\_
- Spousal Maintenance Received \_\_\_\_\_
- Unemployment compensation \_\_\_\_\_
- Worker’s Disability Compensation \_\_\_\_\_
- No Taxes Removed Income:
- Tips \_\_\_\_\_
- Contract Work \_\_\_\_\_
- Cash Income \_\_\_\_\_
- Other: \_\_\_\_\_
- Other: \_\_\_\_\_

**1. Total Income**

### Assistance

- Food Support Program (formerly Food Stamps) \_\_\_\_\_
- Women, Infants, & Children (WIC) Program \_\_\_\_\_
- Supplemental Security Income (SSI) \_\_\_\_\_
- Temp. Assistance For Needy Families (TANF/MFIP) \_\_\_\_\_
- Child Care Assistance (paid directly to provider) \_\_\_\_\_
- Housing Assistance (paid directly to landlord) \_\_\_\_\_
- School Lunch \_\_\_\_\_
- Energy Assistance \_\_\_\_\_
- Other: \_\_\_\_\_
- Other: \_\_\_\_\_

**2. Total Assistance**

**3. Total Income & Assistance**

## Spending Plan Summary

### Monthly Income Summary

- 1. Total Income
- 2. Total Assistance
- 3. Total Income/Assistance

### Monthly Expense Summary

- 4. Set-Aside Funds \_\_\_\_\_
- 5. Housing \_\_\_\_\_
- 6. Transportation \_\_\_\_\_
- 7. Health \_\_\_\_\_
- 8. Food \_\_\_\_\_
- 9. Payments, Fees \_\_\_\_\_
- 10. **Overdue/Monthly Bill Payments (not included on spending plan short version)**
- 11. Personal \_\_\_\_\_
- 12. Recreation \_\_\_\_\_
- 13. **Total Expenses**
- 14. Do my Income and Expenses Balance?  
**(Income minus Expenses)**

Keeping a family spending plan each month can help you balance total expenses with total income and assistance. If the spending plan is “out of balance,” meaning expenses are more than income and assistance, you need to make changes for the next month.

# Spending Plan—Short Form

## Where Does the Money Go?

### 4. Set-Aside Funds

- Emergency \_\_\_\_\_
- \*Income Tax \_\_\_\_\_
- (self-employment) \_\_\_\_\_
- \*FICA \_\_\_\_\_
- (self-employment) \_\_\_\_\_
- Education \_\_\_\_\_
- Retirement \_\_\_\_\_
- (non-employer) \_\_\_\_\_
- Ind. Dev. Acct. (IDA) \_\_\_\_\_
- Non-monthly expenses \_\_\_\_\_
- Special Events \_\_\_\_\_
- Other: \_\_\_\_\_
- Other: \_\_\_\_\_
- Total:** \_\_\_\_\_

\*Guide for tax set-aside funds:   
 FICA 15% & Cash Income 10% to total 25%

### 5. Housing

- Rent or Mortgage \_\_\_\_\_
- Second Mortgage \_\_\_\_\_
- Electricity \_\_\_\_\_
- Heat/Gas \_\_\_\_\_
- Water, Sewer \_\_\_\_\_
- Garbage \_\_\_\_\_
- Phone: Land Line \_\_\_\_\_
- Phone: Cell \_\_\_\_\_
- Cable/Satellite \_\_\_\_\_
- Internet \_\_\_\_\_
- Property Taxes \_\_\_\_\_
- Property/Renter Ins. \_\_\_\_\_
- Home Maintenance \_\_\_\_\_
- Other: \_\_\_\_\_
- Total:**

### 6. Transportation

- Gas \_\_\_\_\_
- Maintenance (oil), \_\_\_\_\_
- Repair \_\_\_\_\_
- Loan Payment \_\_\_\_\_
- Loan Payment \_\_\_\_\_
- Insurance \_\_\_\_\_
- Public Transportation \_\_\_\_\_
- Car Pool \_\_\_\_\_
- Other: \_\_\_\_\_
- Total:**

### 7. Health

- Doctor (co-pay) \_\_\_\_\_
- Dentist \_\_\_\_\_
- Eye Care/Glasses \_\_\_\_\_
- Prescription \_\_\_\_\_
- Prescription \_\_\_\_\_
- Non-Prescription \_\_\_\_\_
- Drugs \_\_\_\_\_
- Hospital \_\_\_\_\_
- Medical Clinic \_\_\_\_\_
- Health Insurance (non-empl.) \_\_\_\_\_
- Life Insurance (non-empl.) \_\_\_\_\_
- Counseling/Therapy \_\_\_\_\_
- Other: \_\_\_\_\_
- Total:**

### 8. Food

- Food at Home/Groceries \_\_\_\_\_
- Eating Out \_\_\_\_\_
- School Meals \_\_\_\_\_
- Baby Formula/Food \_\_\_\_\_
- Snacks \_\_\_\_\_
- Non-Alcoholic Beverages \_\_\_\_\_
- Other: \_\_\_\_\_
- Total:**

## Action Page 3-4

### 9. Payments and Fees

- Credit Card \_\_\_\_\_
- Credit Card \_\_\_\_\_
- Credit Card \_\_\_\_\_
- Loan: \_\_\_\_\_
- School Loan/Tuition \_\_\_\_\_
- Child Support Payment \_\_\_\_\_
- Spousal Maint. Payment \_\_\_\_\_
- Remittance Payment \_\_\_\_\_
- Other: \_\_\_\_\_
- Total:**

### 11. Personal

- Clothing, Footware \_\_\_\_\_
- Clothing Care, Laundry \_\_\_\_\_
- Personal Care \_\_\_\_\_
- Household Supplies \_\_\_\_\_
- Child/Elder Care \_\_\_\_\_
- Babysitting \_\_\_\_\_
- Diapers \_\_\_\_\_
- School Supplies and Fees \_\_\_\_\_
- Children's Allowance \_\_\_\_\_
- Alcohol \_\_\_\_\_
- Gambling/Lottery \_\_\_\_\_
- Tobacco/Cigarettes \_\_\_\_\_
- Gifts \_\_\_\_\_
- Donations/Contributions \_\_\_\_\_
- Other: \_\_\_\_\_
- Total:**

### 12. Recreation and Entertainment

- Hobbies \_\_\_\_\_
- Reading Material \_\_\_\_\_
- Movies \_\_\_\_\_
- CDs, DVDs, Games \_\_\_\_\_
- Events (sports, concerts) \_\_\_\_\_
- Pets (supplies, vet.) \_\_\_\_\_
- Membership Dues \_\_\_\_\_
- Other: \_\_\_\_\_
- Total:**