



# Personal Monthly Spending Plan

PROJECTED Monthly Income	
Total Income - #1	
Total Income - #2	
Total monthly income	

ACTUAL Monthly Income	
Total Income - #1	
Total Income - #2	
Total monthly income	

Projected Balance (Projected income minus expenses)	
Actual Balance (Actual income minus expenses)	
Difference (Actual minus projected)	

HOUSING	Projected Cost	Actual Cost	Difference
Mortgage/Rent			
Property Taxes			
Phone/Mobile Phone			
Electricity			
Gas			
Utilities			
Video/Movies/Streaming			
Waste removal			
Maintenance or Repairs			
Supplies			
Internet Service			
<b>Subtotal</b>			\$0.00

Total Projected Cost	
Total Actual Cost	
Total Difference	

TRANSPORTATION	Projected Cost	Actual Cost	Difference
Vehicle payment			
Vehicle payment			
Fuel			
Maintenance for two Lotus autos			
Lotus - Auto Insurance - Average			
Maintenance for Cars			
Storage			
Bus/taxi fare			
<b>Subtotal</b>			

LOANS	Projected Cost	Actual Cost	Difference
Primary Mortgage			
Other Mortgage			
Credit Card Monthly Payments			
<b>Subtotal</b>			

INSURANCE	Projected Cost	Actual Cost	Difference
Home Insurance			
Health Insurance			
Life Insurance #1			
Life Insurance #2			
Disability Income Insurance #1			
Disability Income Insurance #2			
Long Term Care Insurance			
Other			
<b>Subtotal</b>			

TAXES	Projected Cost	Actual Cost	Difference
Federal			
State			
Local			
Other			
<b>Subtotal</b>			

FOOD	Projected Cost	Actual Cost	Difference
Groceries			
Dining out			
Supplements/Vitamins/Other			
<b>Subtotal</b>			

SAVINGS OR INVESTMENTS	Projected Saving	Actual Saving	Difference
Retirement accounts #1			
Retirement accounts #2			
Emergency Fund Account			
Investment accounts			
Other Accounts			
<b>Subtotal</b>			

PETS	Projected Cost	Actual Cost	Difference
Food, Medical, Grooming, Toys, Other			
<b>Subtotal</b>			

GIFTS AND DONATIONS	Projected Cost	Actual Cost	Difference
Charitable Organization			
<b>Subtotal</b>			

PERSONAL CARE	Projected Cost	Actual Cost	Difference
Medical Supplies			
Hair/nails			
Clothing			
Dry cleaning			
Fitness - Health club			
General Supplies			
Other			
<b>Subtotal</b>			

PROFESSIONAL SERVICES	Projected Cost	Actual Cost	Difference
Attorney and Legal			
Accountant/CPA/Tax Preparator			
Financial Planner			
<b>Subtotal</b>			

ENTERTAINMENT	Projected Cost	Actual Cost	Difference
Cable TV			
Concerts/Music			
Sporting events			
Live theater			
Art/Crafts/Projects			
Other			
<b>Subtotal</b>			

**NOTES:**

Add any unique expenses or potential big changes.  
 Make note of unnecessary expenses that you can easily eliminate.  
 Keep Track of interest rates on your mortgage, loans and credit cards.  
 Look for healthy choices that also reduce your expenses.  
 Monitor your fixed expenses that are reoccurring each month.

Projected Monthly Income - Property	
Total Expenses	
Total Income	
Total monthly income	