

Spending plan work sheet

Spending Plan

- Instructions:**
1. Calculate monthly net income in box 1
 2. Estimate monthly expenses (sum of fixed (2a), controllable (2b) and monthly portion of periodic expenses (2c))
 3. Compare income and expenses and make adjustments

2c. 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 yearly periodic expenses and divide by 12 to determine the monthly portion.

Jan	July
Feb	Aug
Mar	Sept
Apr	Oct
May	Nov
June	Dec
Subtotal	Subtotal
\$ <input style="width: 80px;" type="text"/>	\$ <input style="width: 80px;" type="text"/>

$$\frac{\text{Total Periodic Expenses}}{12} = \text{Monthly portion periodic expenses}$$