



## 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

### 3. Compare income & expenses

**Net monthly income** \$ \_\_\_\_\_

**Estimated expenses:**

Fixed.....\$ \_\_\_\_\_

Controllable.....\$ \_\_\_\_\_

Periodic.....\$ \_\_\_\_\_

(monthly portion)

*minus* \$ \_\_\_\_\_

**Balance** \$ \_\_\_\_\_