

# Spending Plan for \_\_\_\_\_



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Category	Pay Period 1	Pay Period 2	Pay Period 3	Pay Period 4
Income 1 (husband's paycheck)				
Income 2 (wife's paycheck)				
Income 3 (part-time income)				
<b>Income Total</b>				
<b>Tithe</b>				
<b>BMI</b> Bring-Home Monthly Income				
<b>Regular Expenses</b>				
<b>Housing</b>				
Rent/Mortgage				
Utilities				
Pest Control				
Home phone				
Cell phone (his/hers)				
Internet/cable				
Home owner's assoc.				
<b>Insurance</b>				
Life				
Health/Supplement				
<b>Auto</b>				
Car payment				
Maintenance				
Insurance				
<b>Childcare</b>				
<b>Med/Dental</b>				
Braces				
<b>School Tuition/Fees</b>				
<b>Savings</b>				
Short term/emergency				
Long term				
<b>Debt Reduction</b>				
CC #1				
CC #2				
Loan #1				
Loan #2				
<b>Envelope Categories</b>				
Allowance				
Baseball				
Misc. (cleaners, nails, etc.)				
Clothing				
Entertainment				
Gas				
Gifts				
Groceries				
Hair				
Medical Co-pays				
Walmart/Target				

\*Money coming in

\*Bills paid by check or online

\*Cash amounts for envelopes