|  |  |  |
| --- | --- | --- |
| **INCOME FOR THE MONTH OF:** | SELF: | SPOUSE: |
| Basic Pay: | $ | $ |
| Special Pay (Hazardous duty, flight pay, etc) | $ | $ |
| Housing Allowance | $ | $ |
| Subsistence Allowance | $ | $ |
| Other Income (Interest, Alimony, grants, disability, etc.) | $ | $ |
| Total Monthly Gross Income | $ | $ |
| **DEDUCTIONS:** | $ | $ |
| Federal Income Tax Withholding | $ | $ |
| State Income Tax Withholding | $ | $ |
| FICA (Social Security) | $ | $ |
| FICA (Medicare) | $ | $ |
| Other Deductions: | $ | $ |
| Total Monthly Net Income (Total the monthly gross income MINUS total deductions) | $ | $ |
| **HOUSEHOLD EXPENSES:** | **Planned** | **Actual** |
| Savings & Investments | $ | $ |
| Emergency Fund | $ | $ |
| Retirement Accounts | $ | $ |
| Other savings/Investments | $ | $ |
| **DEBT TO BE PAID OFF:** | **Planned** | **Actual** |
| Credit Cards: Total all credit cards from list on SPENDING SHEET | $ | $ |
| Loans (Other than mortgage and cars) All debts to be paid out including personal loans | $ | $ |
| **HOME:** | **Planned** | **Actual** |
| Rent/Mortgage | $ | $ |
| Property Taxes (shoot for 1/12th of total annual expenses) | $ | $ |
| Property Insurance (Homeowners or Renters Insurance) | $ | $ |
| Utilities—Cable | $ | $ |
| Utilities—Internet | $ | $ |
| Utilities—Electricity | $ | $ |
| Utilities—Gas | $ | $ |
| Utilities—Water/Sewer | $ | $ |
| Utilities—Garbage | $ | $ |
| Utilities—Telephone (Home) | $ | $ |
| Utilities—Telephone (Cellular) For all phones covered | $ | $ |
| Home Maintenance | $ | $ |
| Furniture | $ | $ |
| GROCERIES | $ | $ |
| **CHARITABLE GIVING:** | Planned | Actual |
| Church/worship house | $ | $ |
| Other (Salvation Army, Goodwill, Warrior Support, etc) | $ | $ |
| **INSURANCE:** | **Planned** | **Actual** |
| Health Insurance | $ | $ |
| Disability Insurance | $ | $ |
| Life to Include SGLI, Spouse SGLI, Other Life Insurance, etc.) | $ | $ |
| Long Term Care Insurance | $ | $ |
| Dental Insurance | $ | $ |
| Eye Care Insurance | $ | $ |
|  |  |  |
| **EDUCATION:** | **Planned** | **Actual** |
| Tuition | $ | $ |
| Room & Board | $ | $ |
| Books, Supplies, Required Uniforms | $ | $ |
| Travel for School | $ | $ |
| Incidentals for School (Unexpected fees, etc.) | $ | $ |
| **JUST FOR US MONEY:** |  |  |
| **Transportation** |  |  |
| Car Payment #1: | $ | $ |
| Car Payment #2: | $ | $ |
| Car Payment #3: | $ | $ |
| Recreational Vehicle Payment #1: | $ | $ |
| Recreational Vehicle Payment #2: | $ | $ |
| Auto & Recreational Vehicle Insurances | $ | $ |
| Gas | $ | $ |
| Gas for RVs | $ | $ |
| Parking & Tolls | $ | $ |
| Public Transportation fees (Bus, Metro, etc.) | $ | $ |
| Auto/Vehicle Maintenance | $ | $ |
| Registration & License Fees (Budget monthly 1/12th of the expense to put into annual acct.) | $ | $ |
| Annual Inspection Fees (Budget monthly 1/12th of the expense to put into annual acct.) | $ | $ |
| **ENTERTAINMENT:** | **Planned** | **Actual** |
| Vacations: (Budget 1/12th of annual expense OR needed amount to achieve goal) | $ | $ |
| Dining Out: | $ | $ |
| Theatre/Movies: | $ | $ |
| Hobbies (Golf, Crafts, Tennis equipment and fees, horse riding, Soccer, etc) | $ | $ |
| Club Fees & Dues to Organizations: | $ | $ |
| Youth/Children Activities (Monthly + Budget to have fun) | $ | $ |
| Other: | $ | $ |
| **TOTAL MONTHLY EXPENSES:** | **$** | **$** |
| **CASH FLOW FOR MONTH OF:** | **PLANNED** | **ACTUAL** |
| Total Monthly Net Income | $ | $ |
| SUBTRACT Total Monthly Expenses | -$ | -$ |
| NET CASH FLOW or Cash Deficit | $ | $ |