

Family Spending Planner Worksheet

Like businesses, families and households need to check how their money is being spent and if it is being allocated according to current policies. Spending patterns provide a basis for financial decision-making and can signal potential financial problems. FAMILY SPENDING PLANNER is intended to provide an individual or family with a quick overview of present spending patterns. Ideally, the results will lead to an evaluation of spending practices and the development of a spending plan that is consistent with goals and current policies. The following information is needed to use FAMILY SPENDING PLANNER successfully.

TODAY'S DATE _____ YOUR FAMILY NAME _____

INCOME (<i>monthly take home pay</i>)	_____
HOUSING	
Rent or mortgage payment	_____
Insurance and taxes	_____
Utilities (<i>electric, gas, water, phone</i>)	_____
Maintenance (<i>cleaning products, repairs</i>)	_____
Equipment and furnishings	_____
FOOD (<i>monthly food expense</i>)	
Food at home	_____
Food away from home	_____
TRANSPORTATION	
Car payment(s)	_____
Maintenance (<i>gas, oil, repair</i>)	_____
Insurance	_____
Public transportation	_____
MEDICAL AND DENTAL	_____
CLOTHING AND PERSONAL	_____
ENTERTAINMENT AND RECREATION	_____
EDUCATION	_____
CONTRIBUTIONS	_____
OTHER EXPENSES	
Child and Dependent Care	_____
Life Insurance	_____
Gifts	_____
Other	_____
SAVINGS	_____
CREDIT CARD AND LOAN PAYMENTS	
(<i>If not included in figures above</i>)	
Card #1	_____
Card #2	_____
Card #3	_____
All other cards and loan payments	_____