

FAMILY SPENDING PLANNER

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 (*monthly take home pay*) _____

HOUSING

Rent or mortgage payment _____
 Insurance and taxes _____
 Utilities (*electric, gas, water, phone*) _____
 Maintenance (*cleaning products, repairs*) _____
 Equipment and furnishings _____

FOOD (*monthly food expense*)

Food at home _____
 Food away from home _____

TRANSPORTATION

Car payment(s) _____
 Maintenance (*gas, oil, repair*) _____
 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

(*If not included in figures above*)

Card #1 _____
 Card #2 _____
 Card #3 _____
 All other cards and loan payments _____