

Spending Plan

MONTHLY EXPENSES	CURRENT	PROPOSED
HOUSING		
Rent/Mortgage	\$	\$
Gas/Electric (Avg)	\$	\$
Water/Sewer/Garbage	\$	\$
OTHER LIVING EXPENSES		
Cell Phone	\$	\$
Internet/Cable	\$	\$
Groceries	\$	\$
Household Items	\$	\$
Health/Renters Ins.	\$	\$
Prescriptions/Doctor	\$	\$
Tuition	\$	\$
Textbooks/Supplies	\$	\$
Personal Care	\$	\$
Clothing	\$	\$
Restaurants/Fun	\$	\$
Sports/Hobbies/Gym	\$	\$
Vacation/Travel	\$	\$
Laundry/Dry Cleaning	\$	\$
Gifts/Cards	\$	\$
Pet Care	\$	\$
Donations	\$	\$
TRANSPORTATION		
Car Payment	\$	\$
Gasoline	\$	\$
Car Maintenance	\$	\$
Car Insurance	\$	\$
Parking/Bus	\$	\$
DEBT		
Credit Card Payments	\$	\$
Other	\$	\$
SAVINGS		
Savings (Goals)	\$	\$
Savings (Emergency)	\$	\$
Other	\$	\$
TOTAL FOR MONTH	\$	\$

MONTHLY INCOME	NET (POST-TAX)
Job	\$
Allowance	\$
Other	\$
TOTAL FOR MONTH	\$

THE BOTTOM LINE	
Monthly Net Income	\$
Monthly Expenses	- \$
Monthly Surplus/Deficit	= \$

Recommended budget percentages of your total income:

- Housing - 35%
- Other Living Expenses - 25%
- Transportation - 15%
- Debt - 15%
- Savings - 10%



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