Red to Black
Texas Tech University

Today's Date: _____ Client Name: _____

Monthly Spending Plan

Fixed Expenses	**Your Estimate**	**Actual**	**Notes**
Rent or Mortgage Pmt			
2nd Mortgage			
Life/Health/Home Insurance			
Auto Insurance			
Child Support			
Child Care			
Church			
Monthly Debt Payments			
(Please list these on the Debt Payments Worksheet)			
Car Payment			
Other			
Total Fixed Expenses			
Monthly Savings			
Variable Expenses			
Groceries/Food at home			
Meals at Work/School			
School Lunches for kids			
Meals Out			
Electricity			
Gas/Heat			
Water/Sewer/Garbage			
Telephone/Long Distance/Cell Phone			
Clothing			
Uniforms			
Dry Cleaning/Laundromat/Alterations			
Cleaning Supplies/Personal Items			
Gasoline			
Bus Fare/Parking Fees/Tolls			
Babysitter			
School Tuition/Activities			
Hairdresser			
Books/Newspapers/Magazines			
Movies/Sporting Events/Cable TV			
Parties/Clubbing			
Tobacco/Alcohol			
Hobbies/Lessons			
Video/Book/CD/DVD Clubs			
Doctor/Dentist			

Variable Expenses Continued	**Your Estimate**	**Actual**	**Notes**
Drugs/Medicines			
Postage			
Bank/ATM Fees			
Church/Charity			
Allowances to children			
Vending Machines			
Tanning/Nail Salons			
Other			
Total Variable Expenses			
Periodic Expenses			
Auto Maintenance and Repairs			
Birthday Presents			
Christmas/Holiday Presents			
Back To School			
Tuition/School			
Computer Supplies (Ink cartridges, Paper etc.)			
Auto Tires/Tags			
Insurance			
Home Repairs			
Pet Expenses			
Vacation Expenses			
Subscriptions/Magazines/Newspapers			
Gym Membership			
Sorority/Fraternity Dues			
Property Taxes/IRS			
Other			
Total Periodic Expenses			
Total Income			
Total Expenses			
Balance			

Identifying Income			
	Fall	**Spring**	**Summer**
Allowance			
Student Loans			
Scholarships			
Grants			
Wages			
Tips and Commission			
Total Income			