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## Money Management – All About Spending

### My Spending Plan

MONTHLY INCOME	ESTIMATE / GOAL	ACTUAL EARNED
SALARY / WAGES FROM JOB 1		
SALARY / WAGES FROM JOB 2		
BENEFITS		
OTHER INCOME		
<b>TOTAL MONTHLY INCOME</b>		

MONTHLY EXPENSES (FIXED)	ESTIMATE / GOAL	ACTUAL SPENT
MORTGAGE / RENT		
CAR LOAN PAYMENTS		
CAR INSURANCE		
CREDIT CARD PAYMENT		
STUDENT LOAN PAYMENT		
LIFE INSURANCE		
SAVINGS		
OTHER		
MONTHLY EXPENSES (FLEXIBLE)	ESTIMATE / GOAL	ACTUAL SPENT
HEALTHCARE COSTS (COPAYS / RX)		
GROCERIES		
GAS		
TELEPHONE (CELL PHONES TOO)		
UTILITIES		
HOUSEHOLD ITEMS		
OTHER		
MONTHLY EXPENSES (DISCRETIONARY)	ESTIMATE / GOAL	ACTUAL SPENT
CLOTHING		
DINING OUT		
ENTERTAINMENT		
GIFTS		
OTHER		
<b>TOTAL MONTHLY EXPENSES</b>		