



SPENDING PLAN WORKSHEET

Name: _____

Use this fillable worksheet to record your cash flow this month, then use the information to help you plan next month's cash flow. Enter the letter "A" in every field for expenses paid by military allotments.

INCOME

	MONTHLY (CURRENT)	MONTHLY (GOAL)
Service member's take home pay (salary after taxes, benefits and other deductions)	\$	\$
Guard's take home pay (salary after taxes, benefits and other deductions)	\$	\$
Contractor's take home pay (salary after taxes, benefits and other deductions)	\$	\$
Total monthly take home income	\$	\$

SAVING AND INVESTING

	MONTHLY (CURRENT)	MONTHLY (GOAL)
401(k) contributions	\$	\$
IRA contributions	\$	\$
Total monthly savings and investing	\$	\$

HOUSING

	MONTHLY (CURRENT)	MONTHLY (GOAL)
Monthly mortgage and property taxes (enter "0" if renting)	\$	\$
Monthly rent payment (enter "0" if you only have a mortgage)	\$	\$
Renters insurance or homeowners insurance not included in mortgage	\$	\$
Utilities (electricity, gas, etc.)	\$	\$
Internet, cable and phones	\$	\$
Other housing expenses (pest control, lawn service, etc.)	\$	\$

FOOD

	MONTHLY (CURRENT)	MONTHLY (GOAL)
Meal money	\$	\$
Spouse's meal money	\$	\$
Contractor's meal money	\$	\$

TRANSPORTATION

	MONTHLY (CURRENT)	MONTHLY (GOAL)
5i fee (monthly payment(s))	\$	\$
5i fee (monthly fee)	\$	\$
5i fee (monthly fee)	\$	\$
5i fee (monthly maintenance (1/12 of annual total))	\$	\$
Driver's license fee	\$	\$
Contractor's driver's license fee	\$	\$

HEALTH

	MONTHLY (CURRENT)	MONTHLY (GOAL)
Active Duty Health Care (ADHC)	\$	\$
Contractor's Active Duty Health Care (ADHC)	\$	\$
Contractor's Health Care (CHC)	\$	\$

PERSONAL AND FAMILY**MONTHLY (CURRENT)****MONTHLY (GOAL)**

Child care	\$	\$
Child and/or spousal support	\$	\$
Clothing and shoes	\$	\$
Laundry service/dry cleaning	\$	\$
Money given to family members	\$	\$
Entertainment (movies, streaming services, magazines, etc.)	\$	\$
Vacations	\$	\$
Pets	\$	\$
Memberships and subscriptions	\$	\$
Other personal or family expenses	\$	\$

OTHER EXPENSES

Credit card payments	\$	\$
Student loan payments	\$	\$
Other loans (furniture stores, appliances, HVAC systems, etc.)	\$	\$
School costs (tuition, supplies, etc.)	\$	\$
Non-monthly expenses (if annual ÷ by 12)	\$	\$
Life insurance (monthly premiums paid for private policies)	\$	\$
Gifts (estimated annual expenses ÷ 12)	\$	\$
Other expenses (bank, credit card, ATM, and other fees)	\$	\$

TOTALS

Income	\$	\$
Savings and Investments	\$	\$
<u>Monthly Expenses</u>	\$	\$
Difference	\$	\$

If your income is more than your expenses, you have money left to save or spend. If your expenses are more than your income, look for expenses to reduce or cut.

Personal Financial Managers (PFMs) and Personal Financial Counselors (PFCs) are available to help you achieve and maintain financial readiness at every step of your military journey through flexible, no-cost personal support services.

For Active Duty Soldiers:

- Make an appointment with one of these accredited professionals today at your Army Community Service Center.

For Soldiers in the National Guard:

- Find a National Guard Military and State Family Assistance Center near you.

For Soldiers in the Army Reserve:

- Find a Soldier Support Center or Military and Family Support Center near you.



**SECURING THE
FINANCIAL
FRONTLINE**