Monthly Spending Plan

Consider all the costs involved, not just the monthly payment, for financing or leasing a vehicle. Knowing your monthly spending and saving commitments and habits will help make your budget more realistic.

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| Monthly Spending Plan |
|  | **CURRENT** | **REVISED** |
| **Monthly Take-Home Pay** |   $\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |   $\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| **Saving** | -$\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | -$\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| **MONTHLY EXPENSES** |   |   |
| **Mortgage Payment/Rent** | -$\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | -$\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| **Utilities** | -$\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | -$\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| **Food** | -$\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | -$\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| **Transportation** | -$\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | -$\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| **Insurance (Home, Vehicle, Life)** | -$\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | -$\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| **Taxes** | -$\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | -$\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| **Clothing** | -$\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | -$\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| **Personal** | -$\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | -$\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| **Entertainment** | -$\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | -$\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| **Gifts & Contributions** | -$\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | -$\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| **Education** | -$\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | -$\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| **Credit Card Payments** | -$\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | -$\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| **Vehicle Payment(s)** | -$\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | -$\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| **Miscellaneous** | -$\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | -$\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| **REMAINING BALANCE** | **=$\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_** | **=$\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_** |