



**SPENDING PLAN - ST 20**

**INCOME PER MONTH**

Salary # 1 (net take home) \_\_\_\_\_  
 Salary # 2 (net take home) \_\_\_\_\_  
 Other (less taxes) \_\_\_\_\_

**TOTAL MONTHLY INCOME** R \_\_\_\_\_

**1. Giving** % Guide\* R \_\_\_\_\_

Tithe \_\_\_\_\_  
 Other Contrib. \_\_\_\_\_

**2. Savings** 5-10% R \_\_\_\_\_

EMERGENCY \_\_\_\_\_  
 REPLACEMENT \_\_\_\_\_  
 LONG TERM \_\_\_\_\_

**3. Debt** 0-10% R \_\_\_\_\_

CREDIT CARD \_\_\_\_\_  
 BANK OD \_\_\_\_\_  
 BUSINESS LOAN \_\_\_\_\_  
 PERSONAL LOAN \_\_\_\_\_

**4. Business Expenses** R \_\_\_\_\_

Wages \_\_\_\_\_  
 Rent \_\_\_\_\_  
 Telephone \_\_\_\_\_  
 Cellphone \_\_\_\_\_  
 Internet \_\_\_\_\_  
 Stationary \_\_\_\_\_

**4. Housing** 25-30% R \_\_\_\_\_

MORTGAGE/TAXES/RENT \_\_\_\_\_  
 MAINTENANCE/REPAIRS \_\_\_\_\_  
 UTILITIES:  
 Home Loan \_\_\_\_\_  
 Electricity \_\_\_\_\_  
 Water \_\_\_\_\_  
 DSTV \_\_\_\_\_  
 OTHER \_\_\_\_\_

**5. Auto/Transportation** 5-15% R \_\_\_\_\_

CAR INSTALL/LICENCE \_\_\_\_\_  
 FUEL&BUS/TRAIN/PKING \_\_\_\_\_  
 OIL/MAINT. \_\_\_\_\_  
 TRACKING SYSTEM \_\_\_\_\_

**6. Insurance (Pd by you)** 15% R \_\_\_\_\_

SHORT TERM \_\_\_\_\_  
 LIFE \_\_\_\_\_  
 MEDICAL AID \_\_\_\_\_

**7. Household/Personal** 15-25% R \_\_\_\_\_

GROCERIES \_\_\_\_\_  
 CLOTHES/DRY CLEAN \_\_\_\_\_  
 GIFTS \_\_\_\_\_  
 HOUSEHOLD ITEMS \_\_\_\_\_  
 PERSONAL \_\_\_\_\_  
 Cosmetics \_\_\_\_\_  
 Barber/Beauty \_\_\_\_\_  
 OTHER \_\_\_\_\_  
 Books/Magazines \_\_\_\_\_  
 Allowances \_\_\_\_\_  
 Education \_\_\_\_\_  
 Miscellaneous \_\_\_\_\_

**8. Professional Services** 5-15% R \_\_\_\_\_

EDUCATION \_\_\_\_\_  
 CHILD CARE \_\_\_\_\_  
 MED./DENTAL/PRESCRIP \_\_\_\_\_  
 OTHER \_\_\_\_\_  
 Accounting \_\_\_\_\_  
 Counselling \_\_\_\_\_

**9. Entertainment** 5-10% R \_\_\_\_\_

GOING OUT \_\_\_\_\_  
 Meals \_\_\_\_\_  
 Movies/Events \_\_\_\_\_  
 Baby Sitting \_\_\_\_\_  
 TRAVEL (VAC./TRIPS) \_\_\_\_\_  
 OTHER \_\_\_\_\_  
 Fitness.Sports \_\_\_\_\_  
 Hobbies \_\_\_\_\_  
 Media Rental \_\_\_\_\_  
 Other \_\_\_\_\_

**10. Misc.Sm.Cash Exp** \_\_\_\_\_

**TOTAL EXPENSES** R \_\_\_\_\_

<b>TOTAL MONTHLY INCOME</b>	_____
<b>LESS TOTAL EXPENSES</b>	_____
<b>INCOME OVER / (UNDER) EXPENSES</b>	_____