Abundant Living Spending Plan

Monthly Income & Expenses

Monthly Income

Income ..... $ _____

Less pre-tax savings* ..... $ (_____)

Less pre-tax medical* ..... $ (_____)

Less Taxes..... $ (_____)

Net Spendable Income ..... $ _____

Monthly Expenses

Giving ..... $ _____

Housing..... $ _____

Food ..... $ _____

Clothing ..... $ _____

Insurance/Medical*..... $ _____

Automobile/Transportation ... $ _____

Household/Personal ..... $ _____

Entertainment..... $ _____

Savings/Investments*..... $ _____

Professional Fees/Services.... $ _____

Debts..... $ _____

Total Expenses ..... $ _____

Notes:

_____

_____

_____

_____

_____

_____

_____

_____

_____

_____

_____

_____

* Make sure you deduct pre-tax expenses only one time from income.

	Net Spendable	-	Total Exp	=	Surplus/(Deficit)
Income vs. Expense					

© Matt Schoenfeld and Heartland Financial Concepts