Red to Black™
Texas Tech University

Today's Date: _____ Client Name: _____

Monthly Spending Plan
Date: _____ _____ _____

Expenses	**Your Estimate**	**Actual**	**Budget**
Rent or Mortgage Payment			
Renter's/Home/Health/Life Insurance			
Auto Insurance			
Child Care/Babysitting			
Monthly Debt Payments (from Worksheet)			
Car Payment			
Groceries/Food at Home			
Meals Out			
Vending Machines			
Electricity			
Gas/Heat			
Water/Sewer/Garbage			
Telephone/Long Distance/Cell Phone			
Internet/Cable Modem/DSL			
Clothing/Uniforms			
Dry Cleaning/Laundromat/Alterations			
Cleaning Supplies/Personal Items			
Gasoline			
Bus Fare/Parking Fees/Tolls			
School Tuition/Activities			
Hairdresser			
Books/Newspapers/Magazines			
Movies/Sporting Events/Cable TV			
Parties/Clubs			
Tobacco/Alcohol			
Video/Book/CD/DVD Clubs			
Doctor/Dentist			
Drugs/Medicines			
Postage			
Bank/ATM Fees			
Church/Charity			
Auto Maintenance and Repairs/Tires/Tags			
Holiday/Birthday Presents			
Pet Expenses			
Vacation Expenses/Spring Break			
Gym Membership			
Sorority/Fraternity/Organization Dues			
Property Taxes/IRS			
Other			
Total Income (From Indentifying Income Sheet)			
Total Expenses			
Balance			