



Personal Spending Plan

Create your monthly budget using the tables below. You can also use an app or Empower Retirement's more comprehensive [Budget Worksheet](#).

Income		Expenses	
Monthly Take Home Pay	\$	Housing (Mortgage / Rent)	\$
Other Monthly Income	\$	Utilities (Water, Power, Garbage Collection)	\$
Total Monthly Income:	\$	Food	\$
		Clothing	\$
		Medical / Healthcare	\$
		Donations / Gifts	\$
		Savings and Insurance	\$
		Entertainment and Recreation	\$
		Transportation (Car Payments, Gas, Service)	\$
			\$
			\$
			\$
		Personal / Debt Payments / Misc.	\$
		Other	\$
		Total Monthly Expenses:	\$
Total Income - Total Expenses =		\$	



Expense Tracker

Now that you've created your monthly budget, track your expenses for five of the seven days this week, either using this template or an app.

	Amount	Description
Day 1	\$	
	\$	
	\$	
	\$	
	\$	
Day 2	\$	
	\$	
	\$	
	\$	
	\$	
Day 3	\$	
	\$	
	\$	
	\$	
	\$	
Day 4	\$	
	\$	
	\$	
	\$	
	\$	
Day 5	\$	
	\$	
	\$	
	\$	
	\$	