

Worksheet for Creating a Personal Spending Plan



- Keep track of your daily spending
- Determine your monthly income and expenses

- Find ways to decrease spending
- Find ways to increase income

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PERSONAL SPENDING TRACKER



DATE	ITEM(S)	INCOME (+)	EXPENSE (-)
TOTAL			

WHAT AM I SAVING NOW?

List your savings goals in the spaces below. Include some money for retirement and rainy days. Try to give each goal a dollar amount and set a target for when you'd like to reach each goal. Then write down the monthly amount you'll need to reach your goals. After completing the list, write down how much you plan to commit each month in Your Personal Spending Plan.

GOAL	TOTAL NEEDED	MONTHS TO GOAL	MONTHLY AMOUNT
Emergency savings			
Retirement			
Other			
Other			

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