

Cents BUDGET PLAN

*This is YOUR Cents Plan. Not a budget.
You decide where you want to spend your money.
Where Cents Parallel Vision.*

How To Complete your Cents Plan

- 1 - Enter what you plan to earn in income.
- 2 - Enter what you plan to spend for the month.
- 3 - If it is a yearly expense, divide by 12. Quarterly expense, divide by 4. Include in your Cents Plan.
- 4 - Discuss if you are spending your money how you want or just blindly spending money.
- 5 - Make sure your expenses are less than income.
- 6 - Keep track of what you spent during the month.
- 7 - At the end of the month, add up what you spent.
- 8 - Take the Totals in each category, Enter Below, and Tally.
- 9 - Take Total Incoming Money and subtract Total Outgoing Money
- 10 - Determine if you are:
Over budget? By how much?
Under budget? By how much?

TOTAL INCOMING MONEY

	PLAN	MADE
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Total Income

TOTAL INCOMING MONEY

MINUS

TOTAL OUTGOING MONEY

	PLAN	SPENT
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Total Giving

Total Savings

Total Debt

Total Expenses

TOTAL OUTGOING MONEY

EQUALS

OVER/UNDER BUDGET

Month: _____

INCOME	PLAN	MADE
Salary or Wages		
Salary or Wages (Spouse)		
Social Security		
Pension/Retirement		
Inv Income / Dividends		
Alimony / Child Support		
Real Estate rent (income)		
Side Hustle #1		
Side Hustle #2		
Side Hustle #3		
Other		
TOTAL INCOME		

GIVING	PLAN	SPENT
Charitable Contributions		
TOTAL GIVING		

SAVINGS	PLAN	SPENT
Emergency Fund		
Retirement Saving		
College Fund		
HSA Contribution		
Financial Goal #1		
Financial Goal #2		
Financial Goal #3		
Other Savings		
TOTAL SAVINGS		

DEBT	PLAN	SPENT
Car Payment 1		
Car Payment 2		
Credit Card 1		
Credit Card 2		
Credit Card 3		
Credit Card 4		
Credit Card 5		
Student Loan 1		
Student Loan 2		
Other Debt		
Other Debt		
TOTAL DEBT		

EXPENSES

HOUSING	PLAN	SPENT
Mortgage / Rent		
Property Taxes		
Home/Renter's Insurance		
Home Maintenance		
Home Improvements		
HOA		
Services (House Cleaner)		
Other Housing		
TOTAL HOUSING		

UTILITIES	PLAN	SPENT
Gas & Electric		
Water		
Sewer		
Trash		
Cable / Streaming		
Cell Phone		
Internet		
Other Utilities		
TOTAL UTILITIES		

FOOD	PLAN	SPENT
Groceries		
Grocery Delivery		
Take Out / Restaurants		
Libations		
TOTAL FOOD		

CLOTHING	PLAN	SPENT
Adults Clothing		
Children Clothing		
Clothing Other		
TOTAL CLOTHING		

AUTO	PLAN	SPENT
Auto Fuel		
Auto Insurance		
Auto Registration		
Auto Service		
Commuting (Bus & Light Rail)		
Tolls, Parking, Uber \$\$		
TOTAL AUTO		

MEDICAL	PLAN	SPENT
Health Insurance		
Medications		
Dentist		
Medical Other		
TOTAL MEDICAL		

INSURANCE	PLAN	SPENT
Life Insurance		
Long Term Care		
Umbrella Policy		
Disability Insurance		
Identity Theft		
TOTAL INSURANCE		

EDUCATION	PLAN	SPENT
Adult Life Long Learning		
Kid's Tuition / Child Care		
Books & Supplies		
Other Education		
TOTAL EDUCATION		

PERSONAL	PLAN	SPENT
Personal Care (haircuts, etc)		
Baby Supplies		
Pet Supplies		
Child Support / Alimony		
Other Personal		
TOTAL PERSONAL		

LIFESTYLE LUXURIES & FUN	PLAN	SPENT
Replace Furniture		
Subscriptions / Dues		
Technology / Computer		
Electronics		
Hobbies		
Gym Membership		
Entertainment		
Sitter \$\$		
Kid's Activities		
Vacation		
Gifts		
Slush Fund (His)		
Slush Fund (Hers)		
Slush Fund (kids)		
FUN		
Other		
TOTAL LUXURIES & FUN		

GOVERNMENT TAX	PLAN	SPENT
Paycheck #1 Taxes		
Paycheck #2 Taxes		
Other Tax		
TOTAL GOVERNMENT TAX		

TOTAL EXPENSES
