



## Create a Spending Plan

Use the worksheet below to create a monthly spending plan and track your actual spending. If you have an expense that is not paid monthly, convert it to a monthly amount. For example, if you pay your car insurance bill every six months, divide the amount of the bill by six.

MONTHLY INCOME	Estimate/Goal	Actual Earned
Salary from Job 1	\$	\$
Salary/Wages from Job 2	\$	\$
Other Income	\$	\$
Total Monthly Income	\$	\$
MONTHLY EXPENSES	Estimate/Goal	Actual Spent
Fixed Expenses		
Rent	\$	\$
Car loan payments	\$	\$
Car insurance	\$	\$
Other debt payments (credit cards/ loans)	\$	\$
Other:	\$	\$
Flexible Expenses		
Groceries	\$	\$
Gas	\$	\$
Telephone (cell phones too)	\$	\$
Utilities	\$	\$
Household items	\$	\$
Other:	\$	\$
Discretionary Expenses		
Clothing	\$	\$
Dining out	\$	\$
Entertainment	\$	\$
Gifts	\$	\$
Savings	\$	\$
Other:	\$	\$
<b>Total Monthly Expenses</b>	\$	\$

We invite you to contact Wells Fargo for further information and assistance. Visit our Web site at [wellsfargo.com](http://wellsfargo.com) or any Wells Fargo store.