|  |  |  |  |
| --- | --- | --- | --- |
| **SPENDING PLAN WORKSHEET** | | | |
| Use your pay stubs and consider how your income may change as a result of time off from work to  **ESTIMATE YOUR SPENDABLE INCOME FOR THE NEXT 12 MONTHS**  Spendable income may be lower if you or a caregiver have reduce work hours during cancer treatment. | | | |
| **INCOME** | **PER MONTH** | **WITHHOLDINGS** | **PER MONTH** |
| Salary1 | $ | Federal Tax | $ |
| Salary2 | $ | State Tax | $ |
| Commissions | $ | Social Sec./Medicare | $ |
| Social Security | $ | Other | $ |
| Other | $ | Total Income | $ |
| Other | $ | Total Withholdings | $ |
| Other | $ | **SPENDABLE INCOME** | **$** |
|  |  |  |  |
| Use your checkbooks, credit cards and bank statements, to  **ESTIMATE YOUR “MUST” EXPENSES FOR THE NEXT 12 MONTHS**.  A “must” expense is something you must pay each month.  The shaded expenses may be higher than usual because of your cancer treatment. | | | |
| **MUST EXPENSES** | **PER MONTH** | **MUST EXPENSES** | **PER MONTH** |
| Home: mortgage/rent | $ | Debts: credit card 1 | $ |
| property tax | $ | credit card 2 | $ |
| Insurance premium | $ | other | $ |
| electric/gas | $ | other | $ |
| water/sewer | $ | Daily: groceries | $ |
| telephone | $ | child care | $ |
| maintenance | $ | parking | $ |
| other | $ | meals at hospital | $ |
| Car: loan payment | $ | other | $ |
| insurance premium | $ | Medical: insurance premium | $ |
| gas/oil | $ | deductible | $ |
| maintenance | $ | copayments | $ |
| other | $ | other | $ |
| Insurance: life | $ |  | $ |
| disability | $ |  |  |
| liability | $ |  |  |
| other | $ |  |  |
|  |  | **TOTAL “MUSTS”** | **$** |

|  |  |  |  |
| --- | --- | --- | --- |
| **ESTIMATE YOUR “WANT” EXPENSES FOR THE NEXT 12 MONTHS**.  A “want” expense is something that makes life better but isn’t truly necessary. You can be flexible – some people would say charity or pets are “musts” – but don’t put everything you like into the “must” list | | | |
| **WANT EXPENSES** | $ |  | **PER MONTH** |
| cable TV | $ | gifts | $ |
| dining out | $ | allowances | $ |
| hobbies/Clubs | $ | school tuition | $ |
| vacation | $ | Other | $ |
| pet care | $ | Other | $ |
| charity | $ | **TOTAL “WANTS”** | **$** |
| **TOTALS FROM ABOVE** |  |  |  |
|  | | | |
| SPENDABLE INCOME | | | $ |
| LESS TOTAL MUST AND WANT EXPENSES | | | $ |
| **MONTHLY SURPLUS OR DEFICIT** | | | **$** |