



Monthly Budget / Spending Plan

Name: _____
 Unit: _____

Email: _____
 Phone: _____

INCOME

	SPONSOR	SPOUSE
Base Pay:		
Separate Rations (BAS):		
Basic Allowance for Housing (BAH):		
Special Pay:		
Military Retired Pay:		
VA Disability:		
Social Security Disability:		
Dependency and Indemnity Comp (DIC):		
Survivor Benefit Plan (SBP):		
FSGLI Received:		
Child Support Received:		
Food Stamps/WIC:		
Social security Children:		
Other:		
Other:		
GROSS PAY:		

DEDUCTIONS

	SPONSOR	SPOUSE
Federal Tax:		
FICA-SS:		
FICA-Medicare:		
State Tax:		
SGLI:		
AFRH/USSH:		
Family SGLI:		
Other:		
Other:		
Other:		
Other:		
Other:		
Other:		
TOTAL COLLECTIONS:		

NET INCOME: _____

MONTHLY EXPENSES

HOUSING	
Mortgage or Rent:	
Utilities - Electric:	
Utilities - Heat/Oil/Gas:	
Water/Sewer/Garbage:	
Cell Phone:	
Renters Insurance:	
Phone/TV/Cable:	
Internet:	
Security System:	
TOTAL:	

TRANSPORTATION	
Gas:	
Car Insurance:	
Car Maint. (Oil, repairs, tires):	
TOTAL:	

ENTERTAINMENT	
Subscriptions (Netflix, Hulu, etc):	
DVDs:	
Computer Equipment:	
Cigarettes:	
Movies Out/Rentals:	
Vacation/Travel:	
Alcohol/Clubs:	
TOTAL:	

FOOD	
Groceries:	
Meals Out:	
Lunch:	
Vending Machines:	
TOTAL:	

PETS	
Food:	
Medical:	
Grooming:	
Toys:	
TOTAL:	

MISCELLANEOUS	
Gifts (Birthday, Anniv, Holiday):	
Postage:	
Military Functions:	
Charities Contributions:	
Church Contributions:	
Other:	
Other:	
TOTAL:	

MEDICAL	
Dental/Medical:	
Life Insurance:	
Vitamins/Supplements:	
Glasses/Contacts:	
Prescriptions:	
Health Insurance:	
TOTAL:	

PERSONAL CARE	
Clothing:	
Barber:	
Beauty Shop:	
Manicure/Pedicure:	
Diapers/Wipes:	
TOTAL:	

SAVINGS/INVESTMENTS	
Savings Account:	
Retirement (TSP):	
Retirement (Other):	
Other:	
Other:	
TOTAL:	

DEPENDENT CARE	
Childcare:	
Child Support Paid:	
Alimony:	
Parental Support:	
School Activity Fees:	
TOTAL:	

TOTAL EXPENSES: _____



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CREDITOR PAYMENTS

Car Payment 1:	
Car Payment 2:	
Furniture:	
Personal Loan:	
Personal Loan:	

Credit Card:	
Credit Card:	
Credit Card:	
Other:	
Other:	

TOTAL CREDITOR PAYMENTS:

SUMMARY

TOTAL EXPENSES:*

DISPOSABLE INCOME:

CREDITOR PAYMENTS:

DEBT TO DISPOSABLE INCOME RATIO:

(15% or less = good)

TOTAL DEBT TO INCOME RATIO:**

(36% or less = good)

SURPLUS/DEFICIT - BALANCE:

**Creditor Payments are NOT included in Total Expenses.*

***Total Debt to Income ratio includes Housing Cost.*

For Newly-Arrived E1-E4 reporting to Fort Gordon as the first permanent duty station:

Once you have completed your Monthly Budget/Spending Plan, please email a copy to the Fort Gordon ACS Financial Readiness Counselors:
usarmy.gordon.imcom-fmwrc.mbx.acs-financial-readiness@army.mil

Click the button below to compose your email automatically. DON'T FORGET TO SAVE AND ATTACH THIS PDF TO YOUR EMAIL:

Budgets will be reviewed on a walk-in basis for approval **on Wednesdays only between 8 a.m. to 11 p.m. in room 300 of the Command Support Center.** Your budget will be reviewed and your in-processing checklist stamped. You **MUST** bring a copy of your current end-of-month LES with you.