

$My\,Smart\,Choice\,and\,Smart\,Use\,Monthly\,Spending\,Plan$



Monthly Income (Gross pay before any deductions)	
Wages/salary #1	
Wages/salary #2	
Other sources:	
Total Income	
Deductions taken from	your pay
Federal taxes	
State taxes	
FICA/Medicare	
Life insurance	
Health Insurance	
Disability Insurance	
Flexible Spending Acct	
Retirement Savings	
Other Savings (payroll deduction)	
Other deductions	
Total deductions	

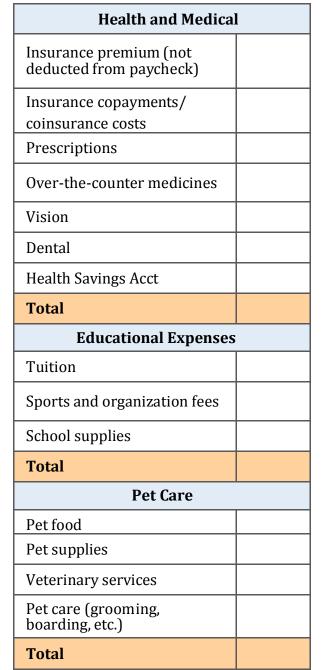
Expenses: Housing		
Rent or Mortgage		
Insurance (Homeowner or Renters)		
Property taxes		
Maintenance/repairs		
Total		
Utilities		
Electric		
Heating oil or gas		
Trash/garbage		
Water and Sewer		
Telephone		
Cable TV		
Internet		
Cell phone		
Other		
Total		

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Food		
Groceries		
Food away from home		
School lunches		
Other		
Total		
Transportation		
Car/truck payment		
Car/truck Insurance		
Maintenance/repairs		
Gasoline, oil, etc.		
Other		
Total		
Personal		
Clothing		
Personal Care		
Tobacco/alcohol		
Total		
Family Care		
Child Care or other dependent care		
Personal Allowances		
Total		



MySmart Choice and Smart Use Monthly Spending Plan



Entertainment		
Movies, books, etc.		
Vacation		
Hobbies, etc.		
Total		
Gifts & Charitable Contributions		
Gifts for others		
Charitable contributions		
Total		
Credit Payments		
Credit Card # 1		
Credit Card # 2		
Student loan payments		
Personal loan payments		
Total		
Additional Savings Goals		
Goal # 1		
Goal # 2		
Total		



Periodic	Expenses
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These expenses come up once or twice a year. Fill in the estimated costs under the month they are due. Add your total and divide by 12 to determine your monthly estimate.

Summary Total Monthly Income —

\$____

Total Monthly Expenses

\$_____

Difference (total monthly income - total monthly expenses) = \$ ___