



Financial Literacy for Everyone!

REVENUE AND SPENDING PLAN		
Using the 10-10-80 Formula (Save 10% of income, give away 10% , 80% utilized to covers all spending categories)		
(Monthly)	BUDGETED	ACTUAL
INCOME		
Salary (After statutory and pension deductions)		
Interest/Dividends		
Gifts		
Remittance		
TOTAL INCOME		
EXPENSES		
CONTRIBUTIONS (give away 10% of income)		
Religious Organizations		
Needy individuals/families		
Charitable Organization		
Other		
CONTRIBUTION TOTAL		
INVESTMENTS		
Regular Savings		
Fixed Deposits/Investments		
Retirement Plan		
Stocks		
Mutual funds		
Other		
INVESTMENT TOTAL		
INSURANCE		
Life Insurance		
Health Insurance		
Property/Content Insurance		
Motor/Vehicle Insurance		
Other		
INSURANCE TOTAL		
FINANCIAL OBLIGATIONS		
Credit Card		
Loans		
Hire Purchase		
Other		
FINANCIAL OBLIGATIONS TOTAL		
HOME		
Mortgage/Rent		
Maintenance Fees		
Electricity		
Water		
Cable		
Internet Connection		
Home Telephone		
Cellular Telephone		
Groceries		
Laundry		
Household Helper		
Home Repairs		
Gardening Expenses		
Property Tax		
Other		

HOME TOTAL		
	CHILDREN'S EXPENSES	
School Fee		
Extra-curricular Activities		
Clothing		
Lunch		
Summer School/Extra Lesson/Camp		
Child Care		
Other		
CHILDREN'S EXPENSES TOTAL		
	PERSONAL	
Clothing		
Gifts		
Salon/Barber		
Books/Music		
Lunch		
Seminars/Training		
Other		
PERSONAL TOTAL		
	TRANSPORTATION	
Gas		
Car Repairs		
Car License Fee		
Car Wash		
Parking		
Public Transportation		
Toll Fee		
Other		
TRANSPORTATION TOTAL		
	HEALTH	
Medicine		
Supplements & Vitamins		
Other		
HEALTH TOTAL		
	ENTERTAINMENT	
Movies		
Other		
ENTERTAINMENT TOTAL		
	VACATION	
Accommodation		
Airline Ticket		
Other		
VACATION TOTAL		
	DUES/SUBSCRIPTIONS	
Newspapers		
Other		
DUES/SUBSCRIPTIONS TOTAL		
	MISCELLANEOUS EXPENSES	
Total Expenses		



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