

SPENDING PLAN

EARNINGS/INCOME PER MONTH	TOTALS
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Salary #1 (net take-home)	_____	
Salary #2 (net take-home)	_____	
Other (less taxes)	_____	

TOTAL MONTHLY INCOME		\$ _____
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% GUIDE

1. GIVING					\$ _____
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Church	_____	
OTHER CONTRIBUTIONS	_____	

2. SAVING	5-10%				\$ _____
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EMERGENCY	_____	
REPLACEMENT	_____	
LONG TERM	_____	

3. DEBT	0-10%				\$ _____
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CREDIT CARDS:		
VISA	_____	
Master Card	_____	
Discover	_____	
American Express	_____	
Gas Cards	_____	
Department Stores	_____	
EDUCATION LOANS _____		
OTHER LOANS:		
Bank Loans	_____	
Credit Union	_____	
Family/Friends	_____	
OTHER	_____	

4. HOUSING	25-38%				\$ _____
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MORTGAGE/TAXES/RENT	_____	
MAINTENANCE/REPAIRS	_____	
UTILITIES:		
Electric	_____	
Gas	_____	
Water	_____	
Trash	_____	
Telephone/Internet	_____	
Cable TV	_____	
OTHER	_____	

5. AUTO/TRANSP.	12-15%				\$ _____
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CAR PAYMENTS/LICENSE	_____	
GAS & BUS/TRAIN/PARKING	_____	
OIL/LUBE/MAINTENANCE	_____	

* This is a % of total monthly income. These are guidelines only and may be different for individual situations. However, there should be good rationale for a significant variance.

6. INSURANCE (Paid by you)	5%				\$ _____
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AUTO	_____	
HOMEOWNERS	_____	
LIFE	_____	
MEDICAL/DENTAL	_____	
Other	_____	

7. HOUSEHOLD/PERSONAL	15-25%				\$ _____
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GROCERIES	_____	
CLOTHES/DRY CLEANING	_____	
GIFTS	_____	
HOUSEHOLD ITEMS	_____	
PERSONAL:		
Liquor/Tobacco	_____	
Cosmetics	_____	
Barber/Beauty	_____	
OTHER:		
Books/Magazines	_____	
Allowances	_____	
Music Lessons	_____	
Personal Technology	_____	
Education	_____	
Miscellaneous	_____	

8. ENTERTAINMENT	5-10%				\$ _____
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GOING OUT:		
Meals	_____	
Movies/Events	_____	
Baby-sitting	_____	
TRAVEL (VACATION/TRIPS) _____		
OTHER:		
Fitness/Sports	_____	
Hobbies	_____	
Media Rental	_____	
OTHER	_____	

9. PROF. SERVICES	5-15%				\$ _____
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CHILD CARE	_____	
MEDICAL/DENTAL/PRESC.	_____	
OTHER		
Legal	_____	
Counseling	_____	
Professional Dues	_____	

10. MISC. SMALL CASH EXPENDITURES	2-3%				\$ _____
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TOTAL EXPENSES		\$ _____
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TOTAL MONTHLY INCOME		\$ _____
LESS TOTAL EXPENSES		\$ _____
INCOME OVER/(UNDER) EXPENSES		\$ _____