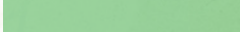












Spending Plan

1.	Income		
	Income #1	\$ _____	Monthly gross - before taxes
	Income #2	\$ _____	Monthly gross - before taxes
	Other	\$ _____	Rental, investment
	TOTAL	\$ _____	
2.	Giving	Target % _____	Actual % 
	Church	\$ _____	
	Other	\$ _____	
	TOTAL	\$ _____	
3.	Saving	Target % _____	Actual % 
	Emergency	\$ _____	
	Retirement	\$ _____	401-K, 403b, IRA
	College	\$ _____	
	TOTAL	\$ _____	
4.	Taxes	Target % _____	Actual % 
	Federal	\$ _____	Use actual amount from pay stub
	State	\$ _____	Use actual amount from pay stub
	Social Security	\$ _____	Use actual amount from pay stub
	Medicare	\$ _____	Use actual amount from pay stub
	TOTAL	\$ _____	
5.	Debt	Target % _____	Actual % 
	IRS	\$ _____	
	Credit Card #1	\$ _____	3% of balance paid monthly
	Credit Card #2	\$ _____	Minimum monthly payment
	Credit Card #3	\$ _____	Minimum monthly payment
	Credit Card #4	\$ _____	Minimum monthly payment
	Credit Card #5	\$ _____	Minimum monthly payment
	Car #1	\$ _____	Minimum monthly payment
	Car #2	\$ _____	Minimum monthly payment
	Student Loans	\$ _____	Minimum monthly payment
	Other	\$ _____	Minimum monthly payment
	TOTAL	\$ _____	

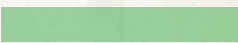


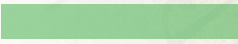
Spending Plan


6.	Housing	Target % _____	Actual % 
	Mortgage/Rent	\$ _____	
	Home Insurance	\$ _____	May be part of home mortgage
	Property Taxes	\$ _____	May be part of home mortgage
	Maintenance	\$ _____	
	Electricity	\$ _____	Monthly average
	Gas	\$ _____	Monthly average
	Water	\$ _____	Monthly average
	Trash	\$ _____	
	Phone	\$ _____	
	Association Dues	\$ _____	Monthly average
	TOTAL	\$ _____	
7.	Transportation	Target % _____	Actual % 
	Auto Insurance	\$ _____	Monthly average
	Registration/License	\$ _____	Monthly average
	Gasoline	\$ _____	
	Tolls & Parking	\$ _____	
	Oil & Maintenance	\$ _____	
	Other	\$ _____	
	TOTAL	\$ _____	
8.	Insurance	Target % _____	Actual % 
	Health	\$ _____	
	Dental	\$ _____	
	Life	\$ _____	
	Disability	\$ _____	
	Other	\$ _____	
	TOTAL	\$ _____	
9.	Food & Household	Target % _____	Actual % 
10.	Health	Target % _____	Actual % 
	Fitness	\$ _____	Gym, sports leagues
	Medical Expenses	\$ _____	Doctor, dentist, chiropractor, prescriptions
	Counselor	\$ _____	
	Other	\$ _____	
	TOTAL	\$ _____	



Spending Plan

11. Personal	Target % _____	Actual % 
Childcare	\$ _____	
Education	\$ _____	Tuition & supplies (books, uniforms, etc.)
Beauty & Barber	\$ _____	Haircuts, nails, the spa
Clothes	\$ _____	
Household Décor	\$ _____	Furniture, decor, home improvements
Cell Phone	\$ _____	
Gifts	\$ _____	Christmas, birthday, anniversary
Cleaning	\$ _____	Dry cleaning, laundry, house cleaning
Financial Services	\$ _____	Tax prep, software, financial planning
Security System	\$ _____	
Pest Control	\$ _____	
Landscaping	\$ _____	Lawn service, plants, lawn care supplies
Pets	\$ _____	Food and care
Other	\$ _____	
TOTAL	\$ _____	

12. Entertainment	Target % _____	Actual % 
Vacation	\$ _____	Family trips, summer activities
Eating Out	\$ _____	
Events	\$ _____	Movies, theater, shows
Reading	\$ _____	Books, magazines, newspaper
TV	\$ _____	Cable, satellite, DVR, rentals, equipment
Technology	\$ _____	Computer, peripherals, software, PDA
Internet	\$ _____	DSL, cable modem, dial-up
Music	\$ _____	mp3, albums, downloads, satellite radio
Other	\$ _____	
TOTAL	\$ _____	

13. Total Spending	
MARGIN (Income-spending)	