

Proposed Spending Plan

	Weekly	Monthly	Quarterly	Semi-Annually	Annually	% of whole
<u>INCOME:</u>						
Employment income						
# 1						
# 2						
# 3						
Bonuses						
# 1						
# 2						
# 3						
Self-employment/business						
# 1						
# 2						
# 3						
Social Security						
# 1						
# 2						
Interest/dividends						
# 1						
# 2						
Other taxable						
# 1						
# 2						
# 3						
Other non-taxable						
# 1						
# 2						
# 3						
Total Gross Income						
<u>Inflation Factor:</u>						
- _____ % of Gross Income						
Net Actual Purchasing POWER:						

Notes:

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EXPENSES:

SAVINGS: (20% to 50%)

Cash reserves						
Accumulation goals						
# 1						
# 2						
# 3						
Education						
Retirement						
# 1						
# 2						
# 3						
Investments						
# 1						
# 2						
# 3						
Business interests						
# 1						
# 2						
# 3						
Other						
# 1						
# 2						
# 3						

Total Savings

TAXES: (0% TO 45%)

Income taxes						
* Federal						
* State						
* (FICA) Social Security						
* Medicare						
Capital gains						
Other						
Total Taxes						

Notes:

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<u>HOUSING: (20% to 27%)</u>					
Mortgage or rent					
Real estate taxes					
Insurance					
* Homeowners					
* Umbrella					
Utilities					
* Electricity					
* Gas					
* Oil/wood					
* Water/sewer					
Telephone (Cell/pager-see Discretionary)					
Furnishings					
Maintenance & repairs					
Various fees					
Other					
Total Housing					
<u>TRANSPORTATION: (0% to 10%)</u>					
Vehicle(s) loans/lease					
Insurance					
Gas					
Oil					
Tolls & parking					
Maintenance & repairs					
Public transportation					
Other					
Total Transportation					
<u>HEALTH, MEDICAL: (2% to 10%)</u>					
Medical, dental care, prescriptions					
Insurance					
* Medical					
* Disability income					
* Life					
* LTC					
Other					
Total Health, Medical					

Notes:

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DONATIONS, GIFTS: (10% to 35%)

Charitable contributions
 Gifts
 Other

Total Donations, Gifts

OTHER COMMITTED: (3% to 15%)

Food
 Clothing/laundry
 Personal care
 Dependent care
 Alimony payments
 Other committed

Total Other Committed

DISCRETIONARY: (1% to 10%)

Adult/other education
 Charge account payments
 Other loan payments, fees, charges
 Cell phone(s)/pager(s)
 Dining out
 Cable/newspapers/magazines
 Entertainment
 Recreation/hobbies
 Vacation, travel
 Home improvements
 Miscellaneous purchases
 Other

Total Discretionary

Notes:

Proposed Spending Plan R E C A P Sheet

	Weekly	Monthly	Quarterly	Semi-Annually	Annually	% of whole
Total Gross Income:						
-- Inflation Factor						
NET ACTUAL PURCHASING POWER						
Expenses:						
Savings (20% to 50%)						
Taxes (0% to 45%)						
Housing (20% to 27%)						
Transportation (0% to 10%)						
Health, Medical (2% to 10%)						
Donations, Gifts (10% to 35%)						
Other Committed (3% to 15%)						
Discretionary (1% to 10%)						
Total Expenses						
SURPLUS (SHORTAGE)						

Notes: