

<b>Spending Plan</b>	Current
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<b>INCOME vs. EXPENSE SUMMARY (calculated)</b>	
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<b>Net Spendable Income</b>	<b>7,328</b>
<b>Less Total Expenses</b>	<b>6,653</b>
<b>Surplus or Deficit</b>	<b>675</b>

<b>Monthly Income</b>	
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<b>Gross Monthly Income</b>	<b>8,200</b>
Monthly Salary	5,600
Monthly Salary	2,600
Dividends	
Commissions	
Bonuses/Tips	
Retirement Income	
Net Business Income	
Other Income	

<b>LESS</b>	
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<b>Category 1 - Tithe/Giving (monthly)</b>	<b>872</b>
The Local Church	600
The Poor	172
Other Ministries	100
Other Giving	

<b>Category 2 - Taxes (monthly)</b>	<b>0</b>
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Taxes (Fed, State, Medicare, Social Security)	0
Other	

*Do not include medical/dental premiums, retirement plans, HSA/FSA contributions, charity contributions that are deducted from paycheck. Include these deductions as expenses in rows listed below.*

<b>NET SPENDABLE INCOME (monthly)</b>	<b>7,328</b>
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<b>Monthly Expenses</b>	
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<b>Category 3 - Housing (monthly)</b>		<b>2,577</b>
Mortgage(s) <i>(from Debt List)</i>		2,164
Extra Mortgage Payment		
Rent		
Insurance		
Property Taxes		
Electricity		45
Gas		65
Water		108
Sanitation		
Telephone / Cell phone		105
Maintenance		50
Internet / Cable Service		40
Other		

<b>Category 4 - Food (monthly)</b>		<b>1,000</b>
Grocery		1,000
Other		

<b>Category 5 - Transportation (monthly)</b>		<b>1,104</b>
Auto Payment(s) <i>(from Debt List)</i>		51
Extra Auto Payment		
Gas & Oil		650

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Auto Insurance	303
Licenses & Taxes	15
Maintenance	20
Replacement	50
Other - Tolls/Parking/Transit Fares	15

<b>Category 6 - Insurance (monthly)</b>	<b>72</b>
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Life	72
Health/Dental	
Disability	
Other	

<b>Category 7 - Debts (monthly)</b>	<b>327</b>
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Total Credit Cards <i>(from Debt List)</i>	177
Total Other Debt <i>(from Debt List)</i>	0
Extra Debt Payments	150

<b>Category 8 - Entertainment &amp; Recreation (monthly)</b>	<b>350</b>
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Eating Out / Lunches	50
Baby Sitters	20
Activities / Trips	100
Vacation	100
Pets	30
Hobbies and Sports	50
Other	

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<b>Category 9 - Clothing (monthly)</b>	<b>100</b>
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Children's Clothing Needs	50
Husband/Wife Clothing Needs	50
Other	

<b>Category 10 - Savings (monthly)</b>	<b>200</b>
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Savings Account	200
Credit Union	
Other	

<b>Category 11 - Health &amp; Wellness (monthly)</b>	<b>388</b>
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Doctor	50
Dentist	25
Prescriptions	15
Eye Glasses / Contacts	10
HSA or FSA Contributions	
Other	<b>288</b>

<b>Category 12 - Miscellaneous (monthly)</b>	<b>240</b>
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Toiletries / Cosmetics	30
Beauty / Barber	50
Laundry / Cleaning	30
Allowances	
Subscriptions	30

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Gifts (including Christmas)	100
Cash	
Other	

<b>Category 13 - Investments (monthly)</b>	<b>50</b>
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Employer 401k/403b plans	
Retirement IRAs	
College Funds	50
Non-Retirement Stocks, Bonds, Mutual Funds	
Investment Real Estate	
Other	

<b>Category 14 - School/Child Care (monthly)(1)</b>	<b>245</b>
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School Tuition	40
School Books, Supplies, Materials, etc	75
Transportation	
Day Care	
Tutoring, Lessons for Music, Dance, etc	130
Other	

<b>Total Expenses</b>	<b>6,653</b>
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(1) This category does not have a guideline amount.

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**Comments**


Kelly's net income
Jamie net income

10.63%
Comapssion Intl

Using net income

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**Comments**


PUD
Puget sound energy
City of Marysville



**Comments**



Term insurance (not whole life insurance)



**Comments**





Counseling that gets reimbursed. Usually 5 sessions at a time.


**Comments**





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**Comments**


**Comments**


**Comments**


**Comments**


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