

Spending Plan		Current	Guideline
INCOME vs. EXPENSE SUMMARY (calculated)			
Net Spendable Income		7,803	Current
Less Total Expenses		5,818	
Surplus or Deficit		1,984	
Monthly Income			
<i>Gross Monthly Income</i>		9,655	9,655
Monthly Salary		9,655	
Interest Income		0	
Dividends		0	
Commissions		0	
Bonuses/Tips		0	
Retirement Income		0	
Net Business Income		0	
Other Income		0	
LESS			
<i>Category 1 - Tithe/Giving (monthly)</i>		135	965
The Local Church		0	
The Poor		0	
Other Ministries		35	
Other Giving		100	
<i>Category 2 - Taxes (monthly)</i>		1,717	1,717
Taxes (Fed, State, Medicare, Social Security)		1,717	
Other		0	
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.			

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NET SPENDABLE INCOME (monthly)	7,803	6,972

Monthly Expenses		
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Category 3 - Housing (monthly)	1,112	2,092
Mortgage(s) <i>(from Debt List)</i>	285	
Extra Mortgage Payment	65	
Rent	0	
Insurance	133	
Property Taxes	50	
Electricity	70	
Gas	180	
Water	0	
Sanitation	30	
Telephone / Cell phone	199	
Maintenance	0	
Internet / Cable Service	50	
Other	50	

Category 4 - Food (monthly)	880	767
Grocery	880	
Other		

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Category 5 - Transportation (monthly)		1,625	906
Auto Payment(s) <i>(from Debt List)</i>		589	
Extra Auto Payment		100	
Gas & Oil		557	
Auto Insurance		295	
Licenses & Taxes		44	
Maintenance		40	
Replacement		0	
Other - Tolls/Parking/Transit Fares		0	
<hr/>			
Category 6 - Insurance (monthly)		428	349
Life		428	
Health/Dental		0	
Disability		0	
Other		0	
<hr/>			
Category 7 - Debts (monthly)		367	349
Total Credit Cards <i>(from Debt List)</i>		0	
Total Other Debt <i>(from Debt List)</i>		367	
Extra Debt Payments		0	
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<i>Category 8 - Entertainment & Recreation (monthly)</i>	280	488
Eating Out / Lunches	272	
Baby Sitters	0	
Activities / Trips	0	
Vacation	0	
Pets	0	
Hobbies and Sports	0	
Other	8	
<i>Category 9 - Clothing (monthly)</i>	0	488
Children's Clothing Needs	0	
Husband/Wife Clothing Needs	0	
Other		
<i>Category 10 - Savings (monthly)</i>	180	349
Savings Account	180	
Credit Union	0	
Other	0	
<i>Category 11 - Health & Wellness (monthly)</i>	30	349
Doctor	0	
Dentist	0	

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Prescriptions	0	
Eye Glasses / Contacts	0	
HSA or FSA Contributions	30	
Other	0	
Category 12 - Miscellaneous (monthly)		
	466	488
Toiletries / Cosmetics	466	
Beauty / Barber	0	
Laundry / Cleaning	0	
Allowances	0	
Subscriptions	0	
Gifts (including Christmas)	0	
Cash	0	
Other	0	
Category 13 - Investments (monthly)		
	356	349
Employer 401k/403b plans	356	
Retirement IRAs	0	
College Funds	0	
Non-Retirement Stocks, Bonds, Mutual Funds	0	
Investment Real Estate	0	
Other	0	

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Category 14 - School/Child Care (monthly)(1)	95		
School Tuition	0		
School Books, Supplies, Materials, etc	0		
Transportation	0		
Day Care	0		
Tutoring, Lessons for Music, Dance, etc	95		
Other	0		
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Total Expenses	5,818	6,972	

(1) This category does not have a guideline amount.

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New Budget

7,503

5,574

1,929

9,655

9,655

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435

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New Budget

7,503

5,574

1,929

7,503

1,098

285

65

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133

50

70

180

0

30

185

0

50

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693

693

New Budget

7,503

5,574

1,929

1,628

589

100

560

295

44

40

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428

428

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367

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New Budget

7,503

5,574

1,929

300

250

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150

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New Budget

7,503

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