Spending Plan	Current

INCOME vs. EXPENSE SUMMARY (calcu	
Net Spendable Income	33,150
Less Total Expenses	32,216
Surplus or Deficit	934

Monthly Income	
Gross Monthly Income	***46,000***
Monthly Salary	26,500
Interest Income	
Dividends	9,000
Commissions	8,000
Bonuses/Tips	
Retirement Income	
Net Business Income	
Other income - Mike	2,500
LESS	
Category 1 - Tithe/Giving (monthly)	***3,250***
The Local Church	
The Poor	
Other Ministries	0
Other Giving	1,000
Category 2 - Taxes (monthly)	***9,600***
Taxes (Fed, State, Medicare, Social Security)	9,600
Other	
Do not include medical/dental premiums, retirement plans, HSA/FSA	
NET SPENDABLE INCOME (monthly)	**33,150**

Monthly Expenses	
Category 3 - Housing (monthly)	***19,466***
Mortgage(s) *(from Debt List)*	12,076
Extra Mortgage Payment	
Rent	
Insurance	1,000
Property Taxes	1,200
Electricity	870
Gas	675
Water	225
Sanitation	0
Telephone / Cell phone	325
Maintenance	150

Internet / Cable Service	445
Other (house manager USA and Canada)	2,500
Category 4 - Food (monthly)	***3,700***
Grocery	2,500
Other (Social Media)	1,200
Category 5 - Transportation (monthly)	***1,150***
Auto Payment(s) *(from Debt List)*	0
Extra Auto Payment	
Gas & Oil	250
Auto Insurance	700
Licenses & Taxes	125
Maintenance	50
Replacement	0
Other - Tolls/Parking/Transit Fares	25
Category 6 - Insurance (monthly)	***1,300***
Life	750
Health/Dental	550
Disability	
Other	
Category 7 - Debts (monthly)	***0***
Total Credit Cards *(from Debt List)*	0
Total Other Debt *(from Debt List)*	0
Extra Debt Payments	
Category 8 - Entertainment & Recreation (monthly)	***1,350***
Eating Out / Lunches	500
Baby Sitters	0
Activities / Trips	100
Vacation	500
Pets	0
Hobbies and Sports	0
Other	250
Category 9 - Clothing (monthly)	***300***
Children's Clothing Needs	0
Husband/Wife Clothing Needs	300
Other	
Category 10 - Savings (monthly)	***600***
Savings Account	350

Credit Union	250
Other	
Category 11 - Health & Wellness (monthly)	***1,100***
Doctor	800
Dentist	100
Prescriptions	200
Eye Glasses / Contacts	0
HSA or FSA Contributions	0
Other	0
Category 12 - Miscellaneous (monthly)	***950***
Toiletries / Cosmetics	100
Beauty / Barber	200
Laundry / Cleaning	100
Allowances	
Subscriptions	150
Gifts (including Christmas)	200
Cash	200
Other	
Category 13 - Investments (monthly)	***2,000***
Employer 401k/403b plans	2,000
Retirement IRAs	
College Funds	
Non-Retirement Stocks, Bonds, Mutual Funds	
Investment Real Estate	
Other	
Category 14 - School/Child Care (monthly) (1)	***300***
School Tuition	300
School Books, Supplies, Materials, etc	0
Transportation	0
Day Care	0
Tutoring, Lessons for Music, Dance, etc	0
Other	0
Total Expenses	**32,216**

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