

Spending Plan	Current
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INCOME vs. EXPENSE SUMMARY (calcu	
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Net Spendable Income	2,415
Less Total Expenses	2,870
Surplus or Deficit	(455)

Monthly Income	
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Gross Monthly Income	3,207
Monthly Salary	3,207
Interest Income	
Dividends	
Commissions	
Bonuses/Tips	
Retirement Income	
Net Business Income	
Other Income	

LESS	
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Category 1 - Tithe/Giving (monthly)	0
The Local Church	
The Poor	
Other Ministries	
Other Giving	

Category 2 - Taxes (monthly)	792
Taxes (Fed, State, Medicare, Social Security)	765
Other	27

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.

NET SPENDABLE INCOME (monthly)	2,415
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Monthly Expenses	
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Category 3 - Housing (monthly)	1,099
Mortgage(s) (from Debt List)	649
Extra Mortgage Payment	0
Rent	0
Insurance	122
Property Taxes	
Electricity	146
Gas	0
Water	0

Sanitation	0
Telephone / Cell phone	40
Maintenance	0
Internet / Cable Service	121
Other	20
Category 4 - Food (monthly)	
	0
Grocery	
Other	
Category 5 - Transportation (monthly)	
	657
Auto Payment(s) (from Debt List)	413
Extra Auto Payment	0
Gas & Oil	50
Auto Insurance	96
Licenses & Taxes	98
Maintenance	
Replacement	
Other - Tolls/Parking/Transit Fares	
Category 6 - Insurance (monthly)	
	0
Life	
Health/Dental	
Disability	
Other	
Category 7 - Debts (monthly)	
	1,064
Total Credit Cards (from Debt List)	1,064
Total Other Debt (from Debt List)	0
Extra Debt Payments	
Category 8 - Entertainment & Recreation (monthly)	
	0
Eating Out / Lunches	
Baby Sitters	
Activities / Trips	
Vacation	
Pets	
Hobbies and Sports	
Other	
Category 9 - Clothing (monthly)	
	0
Children's Clothing Needs	
Husband/Wife Clothing Needs	
Other	

Category 10 - Savings (monthly)	0
Emergency Fund	
Other Savings Goals (use the Savings Goals and Savings Tracker forms if needed)	
Category 11 - Health & Wellness (monthly)	12
Doctor	
Dentist	
Prescriptions	12
Eye Glasses / Contacts	
HSA or FSA Contributions	
Other	
Category 12 - Miscellaneous (monthly)	38
Toiletries / Cosmetics	
Beauty / Barber	
Laundry / Cleaning	
Allowances	
Subscriptions	
Gifts (including Christmas)	
Cash	
Other	38
Category 13 - Investments (monthly)	0
Employer 401k/403b plans	
Retirement IRAs	
College Funds	
Non-Retirement Stocks, Bonds, Mutual Funds	
Investment Real Estate	
Other	
Category 14 - School/Child Care (monthly) ⁽¹⁾	0
School Tuition	
School Books, Supplies, Materials, etc	
Transportation	
Day Care	
Tutoring, Lessons for Music, Dance, etc	
Other	
Total Expenses	2,870

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