

<b>Spending Plan</b>	<b>Current</b>
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<b>INCOME vs. EXPENSE SUMMARY (calcu</b>	
<b>Net Spendable Income</b>	<b>2,442</b>
<b>Less Total Expenses</b>	<b>4,117</b>
<b>Surplus or Deficit</b>	<b>(1,675)</b>

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

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

<b>Category 2 - Taxes (monthly)</b>	<b>765</b>
Taxes (Fed, State, Medicare, Social Security)	765
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>2,442</b>
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<b>Monthly Expenses</b>	
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<b>Category 3 - Housing (monthly)</b>	<b>1,079</b>
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	
<b>Category 4 - Food (monthly)</b>	
	<b>0</b>
Grocery	
Other	
<b>Category 5 - Transportation (monthly)</b>	
	<b>559</b>
Auto Payment(s) (from Debt List)	413
Extra Auto Payment	0
Gas & Oil	50
Auto Insurance	96
Licenses & Taxes	
Maintenance	
Replacement	
Other - Tolls/Parking/Transit Fares	
<b>Category 6 - Insurance (monthly)</b>	
	<b>10</b>
Life	10
Health/Dental	
Disability	
Other	
<b>Category 7 - Debts (monthly)</b>	
	<b>2,419</b>
Total Credit Cards (from Debt List)	1,064
Total Other Debt (from Debt List)	1,355
Extra Debt Payments	
<b>Category 8 - Entertainment &amp; Recreation (monthly)</b>	
	<b>0</b>
Eating Out / Lunches	
Baby Sitters	
Activities / Trips	
Vacation	
Pets	
Hobbies and Sports	
Other	
<b>Category 9 - Clothing (monthly)</b>	
	<b>0</b>
Children's Clothing Needs	
Husband/Wife Clothing Needs	
Other	

<b>Category 10 - Savings (monthly)</b>	<b>0</b>
Emergency Fund	
Other Savings Goals (use the Savings Goals and Savings Tracker forms if needed)	
<b>Category 11 - Health &amp; Wellness (monthly)</b>	<b>12</b>
Doctor	
Dentist	
Prescriptions	12
Eye Glasses / Contacts	
HSA or FSA Contributions	
Other	
<b>Category 12 - Miscellaneous (monthly)</b>	<b>38</b>
Toiletries / Cosmetics	
Beauty / Barber	
Laundry / Cleaning	
Allowances	
Subscriptions	
Gifts (including Christmas)	
Cash	
Other	38
<b>Category 13 - Investments (monthly)</b>	<b>0</b>
Employer 401k/403b plans	
Retirement IRAs	
College Funds	
Non-Retirement Stocks, Bonds, Mutual Funds	
Investment Real Estate	
Other	
<b>Category 14 - School/Child Care (monthly) <sup>(1)</sup></b>	<b>0</b>
School Tuition	
School Books, Supplies, Materials, etc	
Transportation	
Day Care	
Tutoring, Lessons for Music, Dance, etc	
Other	
<b>Total Expenses</b>	<b>4,117</b>

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