## Spending Plan

| Item | Monthly cost | Annual cost |
| :--- | :--- | :--- |
| Mortgage/ rent |  |  |
| Electricity |  |  |
| Gas/Oil |  |  |
| Water / Sewer |  |  |
| Phone services |  |  |
| Trash removal |  |  |
| Internet |  |  |
| Home Improvement |  |  |
| Maintenance |  |  |
| Taxes/HOA fees, etc |  |  |
| Other |  |  |
| Emergency Fund |  |  |
| Retirement Savings |  |  |
| Long term savings |  |  |
| Education Savings |  |  |
| Other designated savings |  |  |
| Other debt repayment |  |  |
| Credit card debt repayment |  |  |
| Child support / alimony |  |  |
| Auto loans |  |  |
| Vehicle Insurance |  |  |
| Parking |  |  |
| Gas / fuel |  |  |
| Maintenance |  |  |
| Public Transportation |  |  |
| Groceries |  |  |
| Lunches |  |  |
| Child Care |  |  |
| Tuition |  |  |
| Salon / Barber / personal care |  |  |
| Personal spending money |  |  |
| Religious contributions |  |  |
| Charitable donations |  |  |
| Unreimbursed work expenses |  |  |
| Other |  |  |
| Other |  |  |
| Health Insurance |  |  |
| Prescriptions |  |  |
| OTC medicines / supplies |  |  |
| Co payments |  |  |

[^0]| Item | Monthly cost | Annual cost |
| :--- | :--- | :--- |
| Known out of pocket |  |  |
| Braces / eyeglasses / etc |  |  |
| Health club dues / fees |  |  |
| Life Insurance |  |  |
| Long Term Care Insurance |  |  |
| Pet and veterinarian costs |  |  |
| Magazines / Newspapers/ Books |  |  |
| Movie rental / tickets |  |  |
| Concerts / shows |  |  |
| Gym / team fees |  |  |
| Athletic equipment/uniforms |  |  |
| Vacation fare / fuel |  |  |
| Accommodations |  |  |
| Food |  |  |
| Admissions |  |  |
| Pet care / housesitter |  |  |
| Other |  |  |
| Miscellaneous expenses |  |  |
| l |  |  |
| 2 |  |  |
| 3 |  |  |
| 4 |  |  |
|  |  |  |
|  |  |  |
|  |  |  |
|  |  |  |
| Income |  |  |
| Wages / retirement income |  |  |
| Commissions/Bonuses |  |  |
| Interest / dividends |  |  |
| Property income |  |  |
| Investment income |  |  |
| Other |  |  |
|  |  |  |
|  |  |  |
|  |  |  |
|  |  |  |
|  |  |  |

[^1]
## Spending Plan Summary

| Income all sources |  |
| :--- | :--- |
| Expenses |  |
| Housing |  |
| Sauings/Debt Repay |  |
| Transportation |  |
| Living |  |
| Health |  |
| Entertainment/recreation |  |
| Vacation/travel |  |
| $r$ Total |  |
| Difference |  |

Notes and tweaks

| $\square$ |
| :--- |
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|  |
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[^0]:    A Pinch
    of Joy

[^1]:    A Pinch
    of Joy

