

# Spending Plan

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





# Spending Plan Summary

<i>Income all sources</i>	
<i>Expenses</i>	
<i>Housing</i>	
<i>Savings/Debt Repay</i>	
<i>Transportation</i>	
<i>Living</i>	
<i>Health</i>	
<i>Entertainment/recreation</i>	
<i>Vacation/travel</i>	
<i>Total</i>	
<i>Difference</i>	

## Notes and tweaks


