

## ESTIMATED SPENDING PLAN

<b>INCOME</b>		Maintenance / Pool		<b>10. Personal</b>	
Monthly Salary		Cable / Internet / Telephone		<b>Gifts</b>	
Interest Income		Pest Control		Birthdays	
Dividends		HOA / Condo Dues		Christmas	
Commissions, Bonuses, Tips		<b>TOTAL</b>		Anniversary / Wedding	
Retirement Income		<b>5. Food</b>		Graduation	
Net Business Income		Groceries		<b>Pets</b>	
Cash Gifts		Eating Out		Food	
Child Support / Alimony		<b>TOTAL</b>		Veterinary Bills	
<b>TOTAL INCOME</b>		<b>6. Transportation</b>		Vaccinations	
<b>EXPENSES</b>		Auto Payments		Boarding / Pet Sitting	
<b>1. Giving</b>		Gas & Oil		<b>Other Financial</b>	
Local Parish		Auto Insurance		Allowances	
Diocese		Licenses & Taxes		Childcare / Baby Sitting	
Poor & Needy		Repairs / Maintenance /		Alimony / Child Support	
Other Ministries		Tolls / Transit Fares / Park		Life Insurance	
<b>TOTAL</b>		On Star / Satellite Radio		Liability Insurance	
<b>2. Taxes</b>		AAA / Auto Club		Tax Preparation	
Federal		<b>TOTAL</b>		Bank Charges	
Medicare / Social Security		<b>7. Clothing</b>		Credit Card Fees	
State & Local Taxes		Adults		<b>Other Personal</b>	
<b>TOTAL</b>		Children / Diapers		Cleaning Supplies	
<b>3. Saving &amp; Investing</b>		Laundry / Dry Cleaning		Toiletries / Cosmetics	
Emergency Savings		<b>TOTAL</b>		Hair Care	
Auto Replacement		<b>8. Medical &amp; Health</b>		Vitamins / Supplements	
401k / 403b / Retirement		Doctor		Postage	
College Funds		Dentist		Sports / Hobbies	
Stocks / Bonds / Other		Prescriptions		Subscriptions / Dues	
IRA		Eye Care / Glasses		<b>TOTAL</b>	
<b>TOTAL</b>		Health / Vision / Dental Ins.		<b>11. Vacation/Entertainment</b>	
<b>4. Housing</b>		Disability Insurance		Activities	
Mortgage		Long Term Care Insurance		Vacation/Travel/Motel	
Prepay mortgage		Deductibles		Apps/Videos/Books/Music	
Property Tax		HSA / Flexible Spending		<b>TOTAL</b>	
Homeowners & Flood Ins.		<b>TOTAL</b>		<b>12. Debts</b>	
Rent		<b>9. Education</b>		(see Debt List on pp. 30 & 31)	
Renter's insurance		Adult Ed / Student Loans			
Electricity		Tuition / Supplies		<b>TOTAL EXPENSES</b>	
Lawn Care / Gardening		Tutoring / Lessons		<b>Total Income</b>	
Water / Sanitation		Activities		<b>Minus Total Expenses</b>	
House Gas		<b>TOTAL</b>		<b>Equals Surplus or (Deficit)</b>	