

**Spending Plan  
2013**

	Category	Baseline	Goal	Jun	Diff.	Jul	Diff.	Aug	Diff.	Average
	<b>Gross Pay</b>									
Income	Take-Home Pay	5,000		5,500	500					5,500
	Pensions									
	Social Security									
	Other									
	<b>Total Cash Rec'd</b>	<b>5,000</b>		<b>5,500</b>	<b>500</b>					<b>5,500</b>
Gift	Tithing/Donations			50	50					50
	Gifts/Cards									
Housing	1st Mort - Prin+Int			1,000						
	2nd Mort - Prin+Int									
	Property Tax			200						
	Property Insurance			100						
	Gas & Electric			150	150					150
	Water/Sewer/Trash			65						65
	Pest/Pool			30						30
	Maintenance/Repair			100	100					100
	Housekpr/Yard Work									
	HOA Dues/Security									
	Decorating/Furniture									
	Other			100	100					100
Transportation	Auto Loan 1			300						300
	Auto Loan 2									
	Insurance			100						100
	Gas/Maint/Repair			300						300
	Parking/DMV/Other			75						75
Health	Insur. - Med/Dent/Vis									
	Copays/Prescriptions									
	Disab/Long Term Care									
	Vitamins/Health Club									
	Massage/Chiro/Yoga									
Living Expenses	Groceries			300	300					300
	Latte/Lun/Dinner Out			50	50					50
	Clothing/Dry Cleaning									
	Haircare/Cosmetics			50	50					50
	Child Care									
	Pets (Food & Vet)									
	Cell Phones/Land Line			100	100					100
	Tuition/Lessons									
	Misc. Household									
Recreation	Cable/Dish/PayPerVw			150	150					150
	iTunes/CDs/DVDs									
	Netflix/Movies/Theater			50	50					50
	Books/Mags/Paper									
	Hobbies/Crafts									
Travel/Vacation	Short Trips			400	400					400
	Major Trips									
	Time Shares									
Misc.	Alimony/Support	2,000								
	Life Insurance									
	Qtrly Fed Taxes									
	Qtrly State Taxes									
	Credit Card Payoff									
	Student/Personal Loan									
	IRA/401k/College Inv.									
	Other									
	Other									
	Other									
	<b>Total Expenses</b>	<b>2,000</b>	<b>2,000</b>	<b>3,670</b>	<b>1,670</b>		<b>#####</b>	<b>0</b>	<b>-2,000</b>	<b>2,370</b>
	<b>Excess Cash Flow</b>	<b>3,000</b>		<b>1,830</b>		<b>#VALUE!</b>		<b>#VALUE!</b>		<b>3,130</b>