

Current Spending Plan

Date:

INCOME

	Month	Annual
Salary/Pension/Soc. Sec.		
Salary/Pension/Soc. Sec.		
Alimony/Child Support		
Dividends and Interest		
Other		
TOTAL INCOME		

SALARY DEDUCTIONS

	Month	Annual
Social Security		
401K (Pre-Tax)		
401K (After-Tax)		
Group Insurance		
Other		
TOTAL DEDUCTIONS		

FIXED EXPENSES

	Month	Annual
House Payment (PI or PITI)		
Car Loan		
Home Equity Loan		
Second Mortgage		
IRA, other retirement		
Child care, child support		
School Loan		
Credit Line		
Other		

	Month	Annual
Credit Cards (amts not included below)		
Property taxes		
Insurance (home)		
Insurance (motor vehicle)		
Insurance (life)		
Insurance (health)		
Insurance (umbrella)		
Insurance (long-term care)		
TOTAL-FIXED EXPENSES		

FLEXIBLE EXPENSES

	Month	Annual
Household:		
Electricity		
Gas or oil (heat)		
Telephone		
Water and sewer		
Cable TV		
Trash pickup		
Misc. furnishings		
Food/drugs:		
Groceries (home)		
Restaurants, carryout		
Lunches (work)		
Medicine, Cosmetics		
Other		
Transportation:		
Gas and Oil		
Repairs, Maintenance		
Parking, Tolls		
Bus, Taxi, Train Fares		
Other		
Partially Deductible		
Charity		
Doctors, Hosp, Dentist		
Other		
Miscellaneous:		
Gifts, Birthdays		
Allowances		
Other		

	Month	Annual
Clothing/Personal:		
Clothes, Shoes, Access		
Laundry, Dry Cleaning		
Beauty Shop, Barber		
Other		
Entertainment:		
Newspapers		
Magazines, books		
Tobacco, candy, etc.		
Vacations		
Other entertainment		
Education:		
Tuition, Textbooks		
Other		
TOTAL-FLEX EXPENSES		

Taxes

	Month	Annual
Estimated Federal		
Estimated State		
Estimated Social Security		
TOTAL-TAX		
TOTAL INCOME		
TOTAL EXPENSES		
NET CASH FLOW = TOTAL INCOME LESS TOTAL EXPENSES		