



# Money Management

## Spending Plan Outline

Example Spending Plan

Monthly Income			Monthly Expenses				
		Date			Date	Payment Plan	
Income (after-tax)	\$1,500.00	1	<b>Real Estate</b>	Home Loan	\$876.00	5	Auto Payment
Income (after-tax)	\$2,000.00	1		Home Loan 2	\$256.00	4	Bill Pay
Income (after-tax)	\$1,500.00	15		Rental Property 1	\$0.00		
Income (after-tax)	\$2,000.00	16		Rental Property 2	\$0.00		
Income (after-tax)	\$0.00			Rental Property 3	\$0.00		
Income (after-tax)	\$0.00			Timeshare	\$234.00	28	Manual Payment
Income (after-tax)	\$0.00			<b>RE Total</b>	<b>\$1,366.00</b>		
<b>Total Income</b>	<b>\$7,000.00</b>						
<b>Income</b>	<b>\$7,000.00</b>		<b>Auto</b>	Auto 1	\$235.00		Auto Payment
<b>Expenses</b>	<b>\$6,774.00</b>			Auto 2	\$198.00		Bill Pay
<b>Remainder</b>	<b>\$226.00</b>			Auto 3	\$0.00		
				Auto 4	\$0.00		
				Auto 5	\$0.00		
			<b>Car Total</b>	<b>\$433.00</b>			
			<b>Utilities</b>	Garbage	\$15.00		Auto Payment
				Water	\$25.00		Bill Pay
				Power	\$86.00		Manual Payment
				Gas	\$126.00		Auto Payment
				Phone	\$190.00	25	Manual Payment
				Cable	\$25.00	1	Bill Pay
				Internet	\$45.00	10	Manual Payment
				<b>Util. Total</b>	<b>\$512.00</b>		
			<b>Insurance</b>	Health	\$354.00	28	Auto Payment
				Supplemental	\$52.00	28	Bill Pay
				Life Insurance	\$252.00	15	Auto Payment
				Auto Ins. 1	\$152.00		Auto Payment
				Auto Ins. 2	\$0.00		
				<b>Ins. Total</b>	<b>\$810.00</b>		
			<b>Misc.</b>	Charitable Donation	\$700.00	1	Manual Payment
				CC Payment 1	\$102.00	15	Bill Pay
				CC Payment 2	\$45.00	10	Manual Payment
				Fuel	\$500.00	1	Auto Payment
				Groceries	\$550.00	1	Manual Payment
				Gym Membership	\$56.00	22	Manual Payment
				Living Expenses	\$1,000.00	1	Auto Payment
				Daycare	\$700.00	1 & 15	Bill Pay
					\$0.00		
					\$0.00		
			<b>Misc. Total</b>	<b>\$3,653.00</b>			

  

Debt	Original Balance	Int. Rate
1st Mortgage	\$156,000.00	5.40%
2nd Mtg./Equity	\$50,000.00	6.30%
Rental Loan		0.00%
Rental 2nd		0.00%
Timeshare	\$21,000.00	7.20%
Auto Loan 1	\$21,000.00	4.20%
Auto Loan 2	\$16,000.00	5.30%
Auto Loan 3		0.00%
Auto Loan 4		0.00%
Credit Card 1	\$12,000.00	8.20%
Credit Card 2	\$6,000.00	6.20%
		0.00%
		0.00%
		0.00%
<b>Total Debt</b>	<b>\$282,000.00</b>	

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## Spending Plan

Monthly Income			Monthly Expenses			
		Date			Date	Payment Plan
Income (after-tax)			<b>Real Estate</b>	Home Loan		
Income (after-tax)				Home Loan 2		
Income (after-tax)				Rental Property 1		
Income (after-tax)				Rental Property 2		
Income (after-tax)				Rental Property 3		
Income (after-tax)				Timeshare		
Income (after-tax)				<b>RE Total</b>		
<b>Total Income</b>						
Income			<b>Auto</b>	Auto 1		
Expenses				Auto 2		
<b>Remainder</b>				Auto 3		
				Auto 4		
				Auto 5		
				<b>Car Total</b>		
			<b>Utilities</b>	Garbage		
				Water		
				Power		
				Gas		
				Phone		
				Cable		
				Internet		
				<b>Util. Total</b>		
			<b>Insurance</b>	Health		
				Supplemental		
				Life Insurance		
				Auto Ins. 1		
				Auto Ins. 2		
				<b>Ins. Total</b>		
			<b>Misc.</b>	Charitable Donation		
				CC Payment 1		
				CC Payment 2		
				Fuel		
				Groceries		
				Gym Membership		
				Living Expenses		
				Daycare		
				<b>Misc. Total</b>		

  

Debt	Original Balance	Int. Rate
1st Mortgage		
2nd Mtg./Equity		
Rental Loan		
Rental 2nd		
Timeshare		
Auto Loan 1		
Auto Loan 2		
Auto Loan 3		
Auto Loan 4		
Credit Card 1		
Credit Card 2		
<b>Total Debt</b>		

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