



Monthly Income

		Date
Income (after-tax)	\$1,500.00	1
Income (after-tax)	\$2,000.00	1
Income (after-tax)	\$1,500.00	15
Income (after-tax)	\$2,000.00	16
Income (after-tax)	\$0.00	
Income (after-tax)	\$0.00	
Income (after-tax)	\$0.00	
Total Income	\$7,000.00	

Income	\$7,000.00
Expenses	\$6,774.00
Remainder	\$226.00

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%
Total Debt	\$282,000.00	

Monthly Expenses

			Date	Payment Plan
Real Estate	Home Loan	\$876.00	5	Auto Payment
	Home Loan 2	\$256.00	4	Bill Pay
	Rental Property	\$0.00		
	Rental Property	\$0.00		
	Rental Property	\$0.00		
	Timeshare	\$234.00	28	Manual Payment
	RE Total	\$1,366.00		
Auto	Auto 1	\$235.00		Auto Payment
	Auto 2	\$198.00		Bill Pay
	Auto 3	\$0.00		
	Auto 4	\$0.00		
	Auto 5	\$0.00		
	Car Total	\$433.00		
Utilities	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
		\$0.00		
	Util. Total	\$512.00		
Insurance	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		
		\$0.00		
	Ins. Total	\$810.00		
Misc.	Charitable	\$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	\$56.00	22	Manual Payment
	Living Expenses	\$1,000.00	1	Auto Payment
	Daycare	\$700.00	1 & 15	Bill Pay
		\$0.00		
		\$0.00		
		\$0.00		
	Misc. Total	\$3,653.00		





Monthly Income

	Date
Income (after-tax)	
Total Income	

Income	
Expenses	
Remainder	

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		
Total Debt		

Monthly Expenses

	Date	Payment Plan
Real Estate	Home Loan	
	Home Loan 2	
	Rental Property	
	Rental Property	
	Rental Property	
	Timeshare	
	RE Total	
Auto	Auto 1	
	Auto 2	
	Auto 3	
	Auto 4	
	Auto 5	
Car Total		
Utilities	Garbage	
	Water	
	Power	
	Gas	
	Phone	
	Cable	
	Internet	
Util. Total		
Insurance	Health	
	Supplemental	
	Life Insurance	
	Auto Ins. 1	
	Auto Ins. 2	
	Ins. Total	
Misc.	Charitable	
	CC Payment 1	
	CC Payment 2	
	Fuel	
	Groceries	
	Gym	
	Living Expenses	
	Daycare	
	Misc. Total	





Spending Plan Outline





Spending Plan Outline

