

BEING WITH THE NUMBERS : Spending Intentions Worksheet Instructions

🎯 Make low and high monthly estimates for each expense. (Many of the fixed expenses like Rent/Mortgage will have the same number for both columns.) If you need to guess, that's ok as long as you are in the ballpark.

🎯 Fill in your after-tax income. If you're self-employed, subtract business expenses from your gross income and multiply by 70% to approximate after-tax income.

🎯 Subtract fixed spending totals from after-tax income.

🎯 Enter this number in the "total flexible spending" line for both columns.

🎯 Now that you know the amount available for your flexible spending categories, how are you going to allocate this amount? What do you value? How will you distribute your money based on those values? More to clothing? Less to travel? More to health clubs?

🌟 Suggestion: For one month actually place the amount you calculated for total flexible spending in a cash envelope. Use only **cash for one month for all flexible spending and see how your spending habits change. (Put the credit cards away or in a block of ice in the freezer!)**

Note: The worksheet in this PDF is set up for your computer to do the calculating for you. Just click your mouse in the fields to begin, and then use the tab button to skip to the next fields.

MY SPENDING INTENTIONS

Prepared on : ____/____/____

FIXED SPENDING:

LOW MONTHLY ESTIMATE

HIGH MONTHLY ESTIMATE

Mortgages / Rents		
Property Taxes & Home Owner's/Renter's Insurance		
Maintenance & Long Term Repairs (.5 - 2% of home value)		
Utilities (Phone, cable, gas, elec. & water)		
Housing Total:		

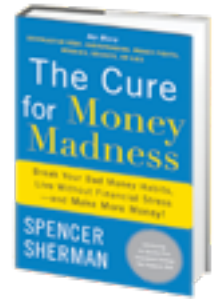
Gas, Maintenance, Parking, & Repairs		
Car Payment, Car Savings & Public Transportation		
Transportation Total:		

Savings for Goals		
Charitable Giving		
Medical & Dental		
Auto, Health, Life, Disability & Long-Term Care Ins.		
Credit card and other debt payments		
Spending For Dependents		
CPA & Attorney Fees		
Other Spending Total:		

TOTAL FIXED SPENDING:		
AFTER TAX INCOME =		

FLEXIBLE SPENDING:		
After tax income minus fixed spending		
Technology		
Groceries, Vitamins, Etc.		
Haircuts, Toiletries, Housewares		
Vacation & Holidays		
Dining Out		
Entertainment		
Clothing		
Furnishings		
Gifts		
Health & Other Club Dues		
Miscellaneous (Hobbies, pet care, office supplies, etc.)		
Education, Personal Growth & Therapy		
TOTAL FLEXIBLE SPENDING:		

TOTAL SPENDING =		
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