



Spending Plan					
Essential Expense	Current	Proposed	Discretionary Expense	Current	Proposed
Rent/mortgage			Internet access		
2nd Mortgage			Movies/video rentals		
HOA (association dues)			Cable/satellite		
Property taxes			Dining out		
Homeowner's insurance			Sports/hobbies/clubs		
Renter's insurance			Gym		
Gas/electric (average)			Storage fees		
Water/sewer/garbage			Vacations/travel		
Telephone			Books/music/dvds		
Home maintenance			Clothing purchases		
Groceries			Laundry/dry cleaning		
Household items			Beauty/barber		
Health insurance			Pool/hot tub service		
Prescriptions/doctor visits			Gardening		
Car payment #1			Monitored alarm		
Car payment #2			Gifts/cards		
Gasoline			Cell phone/pager		
Maintenance/repairs			Banking fees/postage		
Auto insurance			Cigarettes/alcohol		
Auto registration			Religious/charity		
Tolls/parking/mass transit			Pet care		
Daycare/babysitting			Other		
Alimony/child support			Other		
Tuition/lessons			Other		
Student loans			Other		
Taxes (monthly repayment)			Other		
Life insurance			Other		
Union dues			Other		
TOTAL			TOTAL		