

## Your Personal Spending Plan

One of the keys to successful personal finance is paying attention to how much things cost. Whether you're just starting out in life or you're already in retirement, filling out this worksheet can be a very enlightening exercise.

Expenses	Now		In Retirement	
	Monthly (\$)	Annually (\$)	Monthly (\$)	Annually (\$)
<b>Caring For Self:</b>				
Retirement Savings				
Personal Savings				
<b>Caring For Others:</b>				
Gifts				
Pets				
Charity				
Child Care				
<b>Hearth and Home:</b>				
Mortgage/Rent				
Maintenance & Repairs				
Real Estate Taxes				
Insurance				
<b>Staying Connected (Utilities):</b>				
Electricity				
Water/Sewer				
Gas				
Phone/Internet				
<b>Getting Around (Transportation):</b>				
Car Payment				
Car Insurance				
Gasoline				
Public Transit				
<b>Staying Healthy:</b>				
Medical Insurance				
Dental/Vision Insurance				
Prescriptions				
Doctor Visits				
Health Club				
<b>Edibles (Food):</b>				
Groceries				
Dining Out				
<b>Fun (Entertainment):</b>				
Cable/Satellite				
Movies				
Dues				
Concerts/Sporting Events, etc. . .				
Vacations				
Clothing				
Personal Care				
<b>IOU (Liabilities/Loans):</b>				
Credit Cards				
Personal Loans/Lines of Credit				
Alimony				
<b>Everything Else (Misc.):</b>				
<b>Total Expenses:</b>				