

T		Example Spe	0			
/ Income			Month	ily Expenses		
	Date					Payment Plan
	1		Home Loan		5	Auto Paymen
\$2,000.00	1		Home Loan 2	\$256.00	4	Bill Pay
\$1,500.00	15		Rental Property	\$0.00		
\$2,000.00	16	<u>Real Estate</u>	Rental Property	\$0.00		
\$0.00			Rental Property	\$0.00		
\$0.00			Timeshare	\$234.00	28	Manual Payme
\$0.00			RE Total	\$1,366.00		
\$7,000.00			Auto 1	\$235.00		Auto Paymer
			Auto 2	\$198.00		Bill Pay
\$7,000.00		Auto	Auto 3	\$0.00		
6,774.00		Auto	Auto 4	\$0.00		
\$226.00			Auto 5	\$0.00		
			Car Total	\$433.00		
$\langle \rangle$	\sim		Garbage	\$15.00		Auto Paymer
$\langle \rangle$			Water	\$25.00		Bill Pay
\setminus			Power	\$86.00		Manual Paymo
Ň	\setminus		Gas	\$126.00		Auto Paymer
Original	Int.	<u>Utilities</u>	Phone	\$190.00	25	Manual Paymo
Balance	Rate		Cable	\$25.00	1	Bill Pay
\$156,000.00	5.40%		Internet	\$45.00	10	Manual Payme
\$50,000.00	6.30%			\$0.00		
	0.00%			\$0.00		
	0.00%	$\langle \rangle$	Util. Total	\$512.00		
\$21,000.00	7.20%		Health	\$354.00	28	Auto Paymer
\$21,000.00	4.20%		Supplemental	\$52.00	28	Bill Pay
\$16,000.00	5.30%		Life Insurance	\$252.00	15	Auto Paymer
	0.00%	<u>Insurance</u>	Auto Ins. 1	\$152.00		Auto Paymer
	0.00%		Auto Ins. 2	\$0.00		5
\$12,000.00	8.20%	$\langle \rangle$	``````````````````````````````````````	\$0.00		
\$6,000.00	6.20%		Ins. Total	\$810.00		
	0.00%		Charitable	\$700.00	1	Manual Paymo
	0.00%		CC Payment 1	±100.00	15	Bill Pay
	0.0070		Co Payment 1	\$102.00	15	
	0.00%		CC Payment 1 CC Payment 2	\$102.00 \$45.00		Manual Payme
\$282,000.00					10	
\$282,000.00			CC Payment 2	\$45.00	10 1	Auto Paymer
\$282,000.00		. Mi	CC Payment 2 Fuel	\$45.00 \$500.00	10 1 1	Auto Paymer Manual Payme
\$282,000.00		<u>Misc.</u>	CC Payment 2 Fuel Groceries	\$45.00 \$500.00 \$550.00	10 1 1 22	Auto Paymer Manual Payme Manual Payme
\$282,000.00		<u>Misc.</u>	CC Payment 2 Fuel Groceries Gym	\$45.00 \$500.00 \$550.00 \$56.00	10 1 1 22 1	Auto Paymer Manual Payme Manual Payme Auto Paymer
\$282,000.00		<u>Misc.</u>	CC Payment 2 Fuel Groceries Gym Living Expenses	\$45.00 \$500.00 \$550.00 \$56.00 \$1,000.00	10 1 1 22 1	Auto Paymer Manual Payme Manual Payme Auto Paymer
\$282,000.00		<u>Misc.</u>	CC Payment 2 Fuel Groceries Gym Living Expenses	\$45.00 \$500.00 \$550.00 \$56.00 \$1,000.00 \$700.00	10 1 22 1 1 & 15	Manual Payme Auto Paymer Manual Payme Manual Payme Auto Paymer Bill Pay
\$282,000.00		<u>Misc.</u>	CC Payment 2 Fuel Groceries Gym Living Expenses	\$45.00 \$500.00 \$550.00 \$56.00 \$1,000.00 \$700.00 \$0.00	10 1 22 1 1 & 15	Auto Paymer Manual Payme Manual Payme Auto Paymer
	\$1,500.00 \$2,000.00 \$0.00 \$7,000.00 \$7,000.00 \$7,000.00 \$226.00 \$226.00 \$226.00 \$50,000.00 \$50,000.00 \$21,000.00 \$16,000.00 \$16,000.00	Date \$1,500.00 1 \$2,000.00 15 \$2,000.00 15 \$2,000.00 16 \$0.00 1 \$0.00 1 \$0.00 1 \$0.00 1 \$0.00 1 \$0.00 1 \$0.00 1 \$0.00 1 \$0.00 1 \$0.00 1 \$0.00 1 \$0.00 1 \$150,000.00 5.40% \$156,000.00 5.40% \$156,000.00 5.40% \$10,000.00 5.30% 0.00% 10.00% \$21,000.00 7.20% \$16,000.00 5.30% 0.00% 10.00% \$12,000.00 8.20% \$6,000.00 6.20%	Date \$1,500.00 1 \$2,000.00 15 \$2,000.00 16 \$0.00 16 \$0.00 1 \$0.00 1 \$0.00 1 \$7,000.00 1 \$7,000.00 1 \$7,000.00 4 \$7,000.00 1 \$7,000.00 1 \$7,000.00 4 \$156,000.00 5.40% \$156,000.00 5.40% \$156,000.00 5.40% \$21,000.00 7.20% \$21,000.00 7.20% \$16,000.00 5.30% \$16,000.00 5.30% \$12,000.00 8.20% \$6,000.00 6.20% \$6,000.00 6.20%	Date Home Loan \$1,500.00 1 \$2,000.00 15 \$1,500.00 15 \$2,000.00 16 \$2,000.00 16 \$2,000.00 16 \$2,000.00 16 \$0.00 Real Estate \$0.00 Auto 1 \$0.00 Auto 1 \$7,000.00 Auto 1 \$7,000.00 Auto 3 \$7,000.00 Auto 3 \$7,000.00 Auto 1 \$7,000.00 Auto 1 \$7,000.00 Auto 3 \$7,000.00 Auto 3 \$7,000.00 Auto 1 \$7,000.00 Garbage Water Power Gas Phone \$156,000.00 5.40% \$156,000.00 5.40% \$21,000.00 7.20% \$21,000.00 4.20% \$16,000.00 5.30% \$12,000.00 5.30% \$12,000.00 6.20% \$6,000.00 6.20%	Date \$1,500.00 1 \$2,000.00 1 \$1,500.00 15 \$2,000.00 16 \$2,000.00 16 \$2,000.00 16 \$2,000.00 16 \$2,000.00 16 \$0.00 Real Estate Real Property \$0.00 \$0.00 Retal Property \$0.00 Auto 1 \$223.00 Auto 1 \$7,000.00 Auto 1 \$7,000.00 Auto 2 \$7,000.00 Auto 3 \$7,000.00 Auto 3 \$7,000.00 Auto 4 \$7,000.00 Auto 5 \$0.00 Auto 5 \$226,00 Garbage \$15,000 5.40% Utilities Garbage Balance Rate Rate S0.00 \$15,000.00 5.40% Utilities Phone \$16,000.00 5.0% \$21,000.00 7.2% \$16,	Date Date \$1,500.00 1 \$2,000.00 1 \$1,500.00 15 \$2,000.00 16 \$0.00 16 \$0.00 16 \$0.00 16 \$0.00 16 \$0.00 16 \$0.00 16 \$0.00 16 \$0.00 16 \$0.00 16 \$0.00 16 \$0.00 16 \$0.00 16 \$0.00 17 \$0.00 13 \$0.00 16 \$1,366.00 16 \$1,366.00 16 \$1,000.00 10 \$226,00 Auto 1 \$226,00 Car Total \$433.00 1 Garbage \$15.00 Water \$25.00 Phone \$190.00 \$156,000.00 5.00% 0.00% \$0.00 \$21,000.00 5.0





Spending Plan										
Monthly Income			Monthly Expenses							
		Date				Date	Payment Plan			
Income (after-tax)			<u>Real Estate</u>	Home Loan						
Income (after-tax)				Home Loan 2						
Income (after-tax)				Rental Property						
Income (after-tax)				Rental Property						
Income (after-tax)				Rental Property						
Income (after-tax)				Timeshare						
Income (after-tax)				RE Total						
Total Income				Auto 1						
			1	Auto 2						
Income			Auto	Auto 3						
Expenses			Auto	Auto 4						
Remainder				Auto 5						
				Car Total						
				Garbage						
				Water						
				Power						
				Gas						
Original	Original	Int.		Phone						
Debt	Balance	Rate	<u>Utilities</u>	Cable						
1st Mortgage				Internet						
2nd Mtg./Equity										
Rental Loan										
Rental 2nd				Util. Total						
Timeshare				Health						
Auto Loan 1				Supplemental						
Auto Loan 2			<u>Insurance</u>	Life Insurance						
Auto Loan 3				Auto Ins. 1						
Auto Loan 4				Auto Ins. 2						
Credit Card 1										
Credit Card 2				Ins. Total						
				Charitable						
				CC Payment 1						
Total Debt				CC Payment 2						
			Fuel							
<u> </u>			Groceries							
				Gym						
			<u>Misc.</u>	Living Expenses						
				Daycare						
				<u>├</u>						
				Misc. Total						
				Mise. I Utal						



Spending Plan Outline





Spending Plan Outline



