

Income 1

DFCU Bill Account

Income 2

All Income

All Income

**Prime Checking=Bill acct
No Check Card Access**

Transfer \$ Every Friday

Transfer \$ Every Friday

His DFCU Checking
Spending \$
Check Card Access
Dinners
Entertainment
Gas for Auto, Etc.

His IRA

Her IRA

Her DFCU Checking
Spending \$
Check Card Access
Groceries
Gas for Auto, Etc.

Anticipate future

Anticipate future

Anticipate future

Anticipate future

Emergency Fund

All these transfers happen
end of each month

Income 1

DFCU Bill Account

Income 2

All Income

All Income

Prime Checking=Bill acct
No Check Card Access

Transfer \$ Every Friday

Transfer \$ Every Friday

His DFCU Checking
Spending \$
Check Card Access
Dinners
Entertainment
Gas for Auto, Etc.

Her DFCU Checking
Spending \$
Check Card Access
Groceries
Gas for Auto, Etc.

His IRA

Her IRA

Regular Savings #1=
Home Maintenance

Special Savings #1=
Auto Maintenance

Holiday Savings #1=
Gifts

Regular Savings #2=
Medical Events

Regular Savings #3=
Vacations

Special Savings #2=
Clothing

Special Savings #3=
Other

Holiday Savings #3=
Other

Holiday Savings #2=
Clothing

All these transfers happen
end of each month

Income Form Page 1:

Income #	1	From	<u>DANIEL</u>	Deposited into Account	<u>\$1,500</u>	checking
Income #	2	From	<u>RUTH</u>	Deposited into Account	<u>\$4,000</u>	checking
Income #	3	From	_____	Deposited into Account	<u>NET</u>	checking

\$5,500 **4** Take Home Pay Per Month
Less the following :

BILL ACCOUNT
NO CHECK-CARD ACCESS

\$3,960 **5** Less Per Month

Account # _____

				ALL DEBTS LISTED BELOW:		24
All outgoing	6	<u>\$1,840</u>	for	<u>MORTG/RENT</u>	<u>\$140,000</u>	<u>\$400</u> for <u>2ND MORTGAGE</u> 41,000
monthly	7	<u>\$210</u>	for	<u>GAS/ELECTRIC</u>		<u>\$250</u> for <u>CAR PAYMENT</u> 17,000
checking	8	<u>INC</u>	for	<u>PROPERTY TAXES</u>		<u>\$390</u> for <u>CAR PAYMENT</u> 28,000
withdrawals:	9	<u>\$80</u>	for	<u>WATER BILL</u>		_____ for _____ BALANCE
both monthly	10	<u>\$160</u>	for	<u>HOME/AUTO INSURANCE</u>		<u>\$260</u> for <u>VISA DFCU</u> 8,666
and irregular	11	<u>\$190</u>	for	<u>CABLE/NET/LAND LINE</u>		_____ for _____ BALANCE
	12	<u>\$30</u>	for	<u>LICENSE TABS FOR AUTO</u>		_____ for _____ BALANCE
	13	<u>\$0</u>	for	<u>CHILD CARE</u>		_____ for _____ BALANCE
	14	<u>\$0</u>	for	<u>SECURITY SYSTEM (ADT?)</u>		_____ for _____ BALANCE
	15	<u>\$150</u>	for	<u>CELL PHONES</u>		_____ for _____ BALANCE
	16	<u>\$0</u>	for	<u>GYM/HEALTH CLUB</u>		_____ for _____ BALANCE
	17	<u>\$0</u>	for	<u>DONATIONS</u>		_____ for _____ BALANCE
	18	<u>\$0</u>	for	<u>KIDS COLLEGE</u>		_____ for _____ BALANCE
	19		for	_____		_____ for _____ BALANCE
	20		for	<u>AFTER NET PAY EXPENSES:</u>		
	21	<u>\$0</u>	for	<u>CHILD SUPPORT</u>		Secured <u>\$2,880</u> <u>\$226,000</u>
	22	<u>\$0</u>	for	<u>MEDICAL INSURANCE</u>		Unsecured <u>\$260</u> <u>\$8,666</u>
	23	<u>\$0</u>	for	<u>LIFE INSURANCE</u>		Total <u>\$3,140</u> <u>\$234,666</u>

\$150 Less Per Month **Regular Savings #1** account # _____

PAID \$210,000 X 2%=4,200 YR=350 MONTH

25	<u>\$150</u>	for	<u>HOME MAINTENANCE</u>	_____ for _____
26	<u>\$0</u>	for	<u>HOME IMPROVEMENTS</u>	_____ for _____

\$100 Less Per Month **Special Savings #1** account # _____

27	<u>\$50</u>	for	<u>AUTO MAINTENANCE</u>	_____ for <u>SAVING NEXT AUTO</u>
27	<u>\$50</u>	for	<u>AUTO MAINTENANCE</u>	_____ for <u>SAVING NEXT AUTO</u>

\$75 Less Per Month **Holiday Savings #1** account # _____

28	<u>\$20</u>	for	<u>B-DAYS-ANNIVERSARY</u>	<u>\$10</u> for <u>SHOWERS-GRADUATIONS</u>
28	<u>\$5</u>	for	<u>MOTHER'S-FATHER'S-DAY</u>	<u>\$40</u> for <u>X-MAS-VALENTINE'S DAY</u>

\$0 Less Per Month **Money Market Account #** _____

(WHAT ABOUT 6-8 MONTHS BILLS?)

29	<u>\$0</u>	for	<u>EMERGENCY SAVINGS</u>	_____ for _____
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\$1,215 **30** Cash Left Per Month

Income Form Page 2

**SPENDING CHECKING ACCOUNT PARTNER 1
WITH CHECK-CARD ACCESS**

	\$1,215	31	Carryover Cash Left Per Month	Account # _____		
			Less the following :	RUTH'S ACCOUNT		
	\$670	32	Less Per Month	CHECKING ACCOUNT 2		
All outgoing monthly checking withdrawals; both monthly and irregular	33 34 35 36 37 38 39 40 41 42 43	\$120 \$400 \$0 \$0 \$80 \$0 \$0 \$0 HUSB \$0 \$70	for for for for for for for for for for for	GAS FOR AUTO GROCERIES LAUNDRY DRY CLEANING DINNERS/LUNCHESES OUT MONTHLY PRESCRIPTIONS HAIRCUT MONTHLY KIDS ALLOWANCE CAR WASHES MONTHLY PET EXPENSES BEAUTY SUPPLIES (TARGET? DRUG STORE?)	for for for for for for for for for for for	47 47 47 47 47 47 47 47 47 47 47
DIVE TOTAL PER MONTH IN THIS CHECKING ACCOUNT BY 4 WEEKS ????/4= ???? WEEK TO SPEND	40 41 42 43 44 45 46 47 47 47 47	\$0 HUSB \$0 \$0 HUSB \$0 \$0 for for for for	for for for for for for for for for for for for	KIDS ALLOWANCE CAR WASHES MONTHLY PET EXPENSES BEAUTY SUPPLIES (TARGET? DRUG STORE?) ENTERTAINMENT PARKING OR BUS FEES CASH OTHER OTHER OTHER OTHER	for for for for for for for for for for for for	47 47 47 47 47 47 47 47 47 47 47 47
	\$25		Less Per Month	Regular Savings #2	account # _____	
				(FLEXIBLE SPENDING ACCOUNT AT WORK?)		
		48	\$0 for	MEDICAL EVENTS	\$0 for VISION EVENTS	
		48	\$25 for	DENTAL EVENTS	\$0 for (GLASSES EVERY 2 YEARS?)	
	\$15		Less Per Month	Special Savings #2	account # _____	
				180 YR HAIR		
		49	\$15 for	HAIR EVENTS (COLOR, PERM?)	for	
		50	\$0 for	PET EVENTS (VET, GROOMER?)	for	
	\$80		Less Per Month	Holiday Savings #2	account # _____	
		51	\$80 for	CLOTHING EVENTS (SELF)	\$0 for CLOTHING EVENTS (KIDS)	
		51	\$0 for	CLOTHING EVENTS (SPOUSE)	for	
	\$0		Less Per Month	IRA Account 1	account # _____	
		52	\$0 for		for	
	\$425	53	Cash Left Per Month			

WHAT AM I PERSONALLY GOING TO DO ABOUT MY OWN RETIREMENT?

_____ % OF GROSS INCOME SAVED BY EMPLOYER

_____ % OF GROSS INCOME SAVED BY ME

SHOULD BE 10%-15% OF GROSS INCOME

_____ \$ AFTER TAX AMOUNT MONTHLY BEING SAVED

(CONSIDER A ROTH IRA)

**SPENDING CHECKING ACCOUNT PARTNER 2
WITH CHECK-CARD ACCESS**

	\$425	54	Carryover Cash Left Per Month Less the following :	Account # _____ DANIEL'S ACCOUNT	
	\$491	55	Less Per Month	CHECKING ACCOUNT 3	
All outgoing monthly checking withdrawals; both monthly and irregular	33 34 35 36 37 38 39 40 41 42 43	\$100 WIFE \$0 WIFE \$165 \$0 \$20 \$0 \$6 \$0 \$0	for <u>GAS FOR AUTO</u> for <u>GROCERIES</u> for <u>LAUNDRY</u> for <u>DRY CLEANING</u> for <u>DINNER/LUNCHES OUT</u> for <u>MONTHLY PRESCRIPTIONS</u> for <u>HAIRCUT MONTHLY</u> for <u>KIDS ALLOWANCE</u> for <u>CAR WASHES</u> for <u>MONTHLY PET EXPENSES</u> for <u>BEAUTY SUPPLIES (TARGET? DRUG STORE?)</u>	for <u>OTHER</u> for <u>OTHER</u> for <u>OTHER</u> for <u>OTHER</u> for <u>OTHER</u> for <u>OTHER</u> for <u>OTHER</u> for <u>OTHER</u> for <u>OTHER</u> for <u>OTHER</u>	47 47 47 47 47 47 47 47 47 47 47
DIVIDE TOTAL PER MONTH IN THIS CHECKING ACCOUNT BY 4 WEEKS ????/4= ???? WEEK TO SPEND	44 45 46 47 47 47 47	\$120 \$0 \$80 	for <u>ENTERTAINMENT</u> for <u>PARKING OR BUS FEES</u> for <u>CASH</u> for <u>OTHER</u> for <u>OTHER</u> for <u>OTHER</u>	for <u>OTHER</u> for <u>OTHER</u> for <u>OTHER</u> for <u>OTHER</u>	47 47 47 47
	\$150		Less Per Month	Regular Savings #3 account # _____	
		56	\$150 for <u>VACATIONS</u> for _____	for _____ for _____	
	\$50		Less Per Month	Special Savings #3 account # _____ <small>(SPORTING EVENTS? LESSONS?)</small>	
		57	\$50 for <u>SPORTS</u> \$0 for <u>DANCE LESSONS</u>	\$0 for <u>KIDS SCHOOL SPORTS</u> \$0 for <u>PIANO LESSONS</u>	
	\$0		Less Per Month	Holiday Savings #3 account # _____	
		58	\$0 for <u>EDUCATIONAL EXPENSES</u> for _____	for _____ for _____	
	\$0		Less Per Month	IRA Account 2 account # _____	
		59	\$0 for _____	for _____	
	-\$266	60	Cash Left Per Month		

WHAT AM I PERSONALLY GOING TO DO ABOUT MY OWN RETIREMENT?

_____ % OF GROSS INCOME SAVED BY EMPLOYER

_____ % OF GROSS INCOME SAVED BY ME

SHOULD BE 10%-15% OF GROSS INCOME

\$ AFTER TAX AMOUNT MONTHLY BEING SAVED

(CONSIDER A ROTH IRA)

Income Form Page 1:

Income #	1	From	<u>SEAN</u>	Deposited into Account	\$3,165	checking
Income #	2	From	<u>JENNIFER</u>	Deposited into Account	\$3,625	checking
Income #	3	From	_____	Deposited into Account	NET	checking

\$6,790 **4** Take Home Pay Per Month
Less the following :

BILL ACCOUNT
NO CHECK-CARD ACCESS

\$4,566 **5** Less Per Month

Account # _____

				ALL DEBTS LISTED BELOW:		24		
Outgoing	6	\$1,159	for	<u>MORTG/RENT</u>	\$900	for	<u>2ND MORTGAGE</u>	74,448
monthly	7	\$194	for	<u>GAS/ELECTRIC</u>	\$323	for	<u>CAR PAYMENT</u>	4,522
checking	8	INC	for	<u>PROPERTY TAXES</u>	\$398	for	<u>CAR PAYMENT</u>	8,352
withdrawals;	9	\$60	for	<u>WATER BILL</u>	\$90	for	<u>DFCU LOC</u>	2,136
both monthly	10	\$260	for	<u>HOME/AUTO INSURANCE</u>	\$145	for	<u>DFCU VISA</u>	6,103
and irregular	11	\$168	for	<u>CABLE/NET/LAND LINE</u>	\$150	for	<u>CAPITAL ONE</u>	4,342
	12	\$27	for	<u>LICENSE TABS FOR AUTO</u>	\$110	for	<u>CAPITAL ONE</u>	900
	13	\$0	for	<u>CHILD CARE</u>	\$25	for	<u>MACY'S</u>	5,640
	14	\$0	for	<u>SECURITY SYSTEM (ADT?)</u>	\$192	for	<u>B OF AMERICA</u>	7,648
	15	\$59	for	<u>CELL PHONES</u>	\$25	for	<u>HOME DEPOT</u>	950
	16	\$0	for	<u>GYM/HEALTH CLUB</u>		for		BALANCE
	17	\$0	for	<u>DONATIONS</u>		for		BALANCE
	18	\$0	for	<u>KIDS COLLEGE</u>		for		BALANCE
	19		for			for		BALANCE
	20		for	AFTER NET PAY EXPENSES:				
	21	\$200	for	<u>CHILD SUPPORT</u>	Secured	\$2,780		\$224,322
	22	\$0	for	<u>MEDICAL INSURANCE</u>	Unsecured	\$737		\$27,719
	23	\$81	for	<u>LIFE INSURANCE</u>	Total	\$3,517		\$252,041

\$200 Less Per Month **Regular Savings #1** account # _____

25	\$200	for	<u>HOME MAINTENANCE</u>	_____	for	_____
26	\$0	for	<u>HOME IMPROVEMENTS</u>	_____	for	_____

\$200 Less Per Month **Special Savings #1** account # _____

27	\$50	for	<u>AUTO MAINTENANCE</u>	\$25	for	<u>SAVING NEXT AUTO</u>
27	\$25	for	<u>AUTO MAINTENANCE</u>	\$100	for	<u>SAVING NEXT AUTO</u>

\$250 Less Per Month **Holiday Savings #1** account # _____

28	\$25	for	<u>B-DAYS-ANNIVERSARY</u>	\$20	for	<u>SHOWERS-GRADUATIONS</u>
28	\$5	for	<u>MOTHER'S-FATHER'S-DAY</u>	\$200	for	<u>X-MAS-VALENTINE'S DAY</u>

\$0 Less Per Month **Money Market Account #** _____

(WHAT ABOUT 6-8 MONTHS BILLS?)

29	\$0	for	<u>EMERGENCY SAVINGS</u>	_____	for	_____
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\$1,574 **30** Cash Left Per Month

Income Form Page 2

**SPENDING CHECKING ACCOUNT PARTNER 1
WITH CHECK-CARD ACCESS**

	\$1,574	31	Carryover Cash Left Per Month	Account # _____		
			Less the following :	JENNIFER		
	\$1,594	32	Less Per Month	CHECKING ACCOUNT 2		
All outgoing	33	\$80	for <u>GAS FOR AUTO</u>	_____	for <u>OTHER</u>	47
monthly	34	\$700	for <u>GROCERIES</u>	_____	for <u>OTHER</u>	47
checking	35	\$0	for <u>LAUNDRY</u>	_____	for <u>OTHER</u>	47
withdrawals;	36	\$40	for <u>DRY CLEANING</u>	_____	for <u>OTHER</u>	47
both monthly	37	\$240	for <u>DINNERS/LUNCHESES OUT</u>	_____	for <u>OTHER</u>	47
and irregular	38	\$28	for <u>MONTHLY PRESCRIPTIONS</u>	_____	for <u>OTHER</u>	47
	39	\$40	for <u>HAIRCUT MONTHLY</u>	_____	for <u>OTHER</u>	47
DIVIDE	40	\$40	for <u>KIDS ALLOWANCE</u>	_____	for <u>OTHER</u>	47
TOTAL	41	\$6	for <u>CAR WASHES</u>	_____	for <u>OTHER</u>	47
PER MONTH	42	\$40	for <u>MONTHLY PET EXPENSES</u>	_____	for <u>OTHER</u>	47
IN THIS	43	\$100	for <u>BEAUTY SUPPLIES (TARGET? DRUG STORE?)</u>	_____	for <u>OTHER</u>	47
CHECKING	44	\$200	for <u>ENTERTAINMENT</u>	_____	for <u>OTHER</u>	47
ACCOUNT	45	\$0	for <u>PARKING OR BUS FEES</u>	_____	for <u>OTHER</u>	47
BY 4 WEEKS	46	\$80	for <u>CASH</u>	_____	for <u>OTHER</u>	47
????/4=	47		for <u>OTHER</u>	_____	for <u>OTHER</u>	47
???? WEEK	47		for <u>OTHER</u>	_____	for <u>OTHER</u>	47
TO SPEND	47		for <u>OTHER</u>	_____	for <u>OTHER</u>	47
	47		for <u>OTHER</u>	_____	for <u>OTHER</u>	47
	\$0		Less Per Month	Regular Savings #2	account # _____	
				(FLEXIBLE SPENDING ACCOUNT AT WORK?)		
	48	\$0	for <u>MEDICAL EVENTS</u>	\$0	for <u>VISION EVENTS</u>	
	48	\$0	for <u>DENTAL EVENTS</u>	\$0	for <u>GLASSES EVERY 2 YEARS?</u>	
	\$38		Less Per Month	Special Savings #2	account # _____	
	49	\$25	for <u>HAIR EVENTS (COLOR, PERM?)</u>	_____	for _____	
	50	\$13	for <u>PET EVENTS (VET, GROOMER?)</u>	_____	for _____	
	\$150		Less Per Month	Holiday Savings #2	account # _____	
	51	\$50	for <u>CLOTHING EVENTS (SELF)</u>	\$100	for <u>CLOTHING EVENTS (KIDS)</u>	
	51	\$0	for <u>CLOTHING EVENTS (SPOUSE)</u>	_____	for _____	
	\$0		Less Per Month	IRA Account 1	account # _____	
	52		for _____	_____	for _____	
	-\$208	53	Cash Left Per Month			

WHAT AM I PERSONALLY GOING TO DO ABOUT MY OWN RETIREMENT?

0	% OF GROSS INCOME SAVED BY EMPLOYER
0	% OF GROSS INCOME SAVED BY ME
SHOULD BE 10%-15% OF GROSS INCOME	
0	\$ AFTER TAX AMOUNT MONTHLY BEING SAVED
(CONSIDER A ROTH IRA)	

**SPENDING CHECKING ACCOUNT PARTNER 2
WITH CHECK-CARD ACCESS**

-\$208 54 Carryover Cash Left Per Month **Account #** _____
 Less the following : **SEAN**

\$949 55 Less Per Month **CHECKING ACCOUNT 3**

All outgoing	33	\$240	for	GAS FOR AUTO		for	OTHER	47
monthly	34	WIFE	for	GROCERIES		for	OTHER	47
checking	35	\$0	for	LAUNDRY		for	OTHER	47
withdrawals;	36	WIFE	for	DRY CLEANING		for	OTHER	47
both monthly	37	\$440	for	DINNER/LUNCHESES OUT		for	OTHER	47
and irregular	38	\$0	for	MONTHLY PRESCRIPTIONS		for	OTHER	47
	39	\$25	for	HAIRCUT MONTHLY		for	OTHER	47
DIVIDE	40	\$0	for	KIDS ALLOWANCE		for	OTHER	47
TOTAL	41	\$24	for	CAR WASHES		for	OTHER	47
PER MONTH	42	\$0	for	MONTHLY PET EXPENSES		for	OTHER	47
IN THIS	43	\$0	for	BEAUTY SUPPLIES (TARGET? DRUG STORE?)				
CHECKING	44	\$220	for	ENTERTAINMENT				
ACCOUNT	45	\$0	for	PARKING OR BUS FEES				
BY 4 WEEKS	46	\$0	for	CASH				
????/4=	47		for	OTHER				
???? WEEK	47		for	OTHER				
TO SPEND	47		for	OTHER				
	47		for	OTHER				

WHAT AM I PERSONALLY GOING TO DO ABOUT MY OWN RETIREMENT?

<u>4</u>	% OF GROSS INCOME SAVED BY EMPLOYER
<u>4</u>	% OF GROSS INCOME SAVED BY ME
SHOULD BE 10%-15% OF GROSS INCOME	
<u>0</u>	\$ AFTER TAX AMOUNT MONTHLY BEING SAVED
(CONSIDER A ROTH IRA)	

\$300 Less Per Month **Regular Savings #3** account # _____

56 \$300 for VACATIONS 3600 YR for _____
 for _____ for _____

\$100 Less Per Month **Special Savings #3** account # _____
 (SPORTING EVENTS? LESSONS?)

57 \$100 for GOLF 1200 YR for _____
?? for SEASON TICKETS for _____

\$0 Less Per Month **Holiday Savings #3** account # _____

58 \$0 for EDUCATIONAL EXPENSES for _____
 for _____ for _____

\$0 Less Per Month **IRA Account 2** account # _____

59 _____ for _____ for _____

-\$1,557 60 Cash Left Per Month

Income Form Page 1:

Income #	1	From	<u>SEAN</u>	Deposited into Account	\$3,165	checking
Income #	2	From	<u>JENNIFER</u>	Deposited into Account	\$3,625	checking
Income #	3	From	_____	Deposited into Account	NET	checking

\$6,790 **4** Take Home Pay Per Month
Less the following :

BILL ACCOUNT
NO CHECK-CARD ACCESS

\$4,566 **5** Less Per Month

Account # _____

		ALL DEBTS LISTED BELOW:		24
All outgoing	6	\$1,159 for	<u>MORTG/RENT</u>	\$137,000 \$900 for <u>2ND MORTGAGE</u> 74,448
monthly	7	\$194 for	<u>GAS/ELECTRIC</u>	\$323 for <u>CAR PAYMENT</u> 4,522
checking	8	INC for	<u>PROPERTY TAXES</u>	\$398 for <u>CAR PAYMENT</u> 8,352
withdrawals;	9	\$60 for	<u>WATER BILL</u>	\$90 for <u>DFCU LOC</u> 2,136
both monthly	10	\$260 for	<u>HOME/AUTO INSURANCE</u>	\$145 for <u>DFCU VISA</u> 6,103
and irregular	11	\$168 for	<u>CABLE/NET/LAND LINE</u>	\$150 for <u>CAPITAL ONE</u> 4,342
	12	\$27 for	<u>LICENSE TABS FOR AUTO</u>	\$110 for <u>CAPITAL ONE</u> 900
	13	\$0 for	<u>CHILD CARE</u>	\$25 for <u>MACY'S</u> 5,640
	14	\$0 for	<u>SECURITY SYSTEM (ADT?)</u>	\$192 for <u>B OF AMERICA</u> 7,648
	15	\$59 for	<u>CELL PHONES</u>	\$25 for <u>HOME DEPOT</u> 950
	16	\$0 for	<u>GYM/HEALTH CLUB</u>	for BALANCE
	17	\$0 for	<u>DONATIONS</u>	for BALANCE
	18	\$0 for	<u>KIDS COLLEGE</u>	for BALANCE
	19	for	_____	for BALANCE
	20	for	<u>AFTER NET PAY EXPENSES:</u>	
	21	\$200 for	<u>CHILD SUPPORT</u>	Secured \$2,780 \$224,322
	22	\$0 for	<u>MEDICAL INSURANCE</u>	Unsecured \$737 \$27,719
	23	\$81 for	<u>LIFE INSURANCE</u>	Total \$3,517 \$252,041

\$200 Less Per Month **Regular Savings #1** account # _____

25	\$200 for	<u>HOME MAINTENANCE</u>	_____ for _____
26	\$0 for	<u>HOME IMPROVEMENTS</u>	_____ for _____

\$200 Less Per Month **Special Savings #1** account # _____

27	\$50 for	<u>AUTO MAINTENANCE</u>	\$25 for <u>SAVING NEXT AUTO</u>
27	\$25 for	<u>AUTO MAINTENANCE</u>	\$100 for <u>SAVING NEXT AUTO</u>

BONUS Less Per Month **Holiday Savings #1** account # _____

TAX RETURN

28	\$25 for	<u>B-DAYS-ANNIVERSARY</u>	\$20 for <u>SHOWERS-GRADUATIONS</u>
28	\$5 for	<u>MOTHER'S-FATHER'S-DAY</u>	\$200 for <u>X-MAS-VALENTINE'S DAY</u>

\$0 Less Per Month **Money Market Account #** _____

(WHAT ABOUT 6-8 MONTHS BILLS?)

29	\$0 for	<u>EMERGENCY SAVINGS</u>	_____ for _____
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\$1,824 **30** Cash Left Per Month

Income Form Page 2

**SPENDING CHECKING ACCOUNT PARTNER 1
WITH CHECK-CARD ACCESS**

	\$1,824	31	Carryover Cash Left Per Month	Account # _____		
			Less the following :	JENNIFER		
	\$1,594	32	Less Per Month	CHECKING ACCOUNT 2		
All outgoing monthly checking withdrawals; both monthly and irregular	33	\$80	for <u>GAS FOR AUTO</u>	_____	for <u>OTHER</u>	47
	34	\$700	for <u>GROCERIES</u>	_____	for <u>OTHER</u>	47
	35	\$0	for <u>LAUNDRY</u>	_____	for <u>OTHER</u>	47
	36	\$40	for <u>DRY CLEANING</u>	_____	for <u>OTHER</u>	47
	37	\$240	for <u>DINNERS/LUNCHESES OUT</u>	_____	for <u>OTHER</u>	47
	38	\$28	for <u>MONTHLY PRESCRIPTIONS</u>	_____	for <u>OTHER</u>	47
	39	\$40	for <u>HAIRCUT MONTHLY</u>	_____	for <u>OTHER</u>	47
DIVIDE	40	\$40	for <u>KIDS ALLOWANCE</u>	_____	for <u>OTHER</u>	47
TOTAL	41	\$6	for <u>CAR WASHES</u>	_____	for <u>OTHER</u>	47
PER MONTH	42	\$40	for <u>MONTHLY PET EXPENSES</u>	_____	for <u>OTHER</u>	47
IN THIS	43	\$100	for <u>BEAUTY SUPPLIES (TARGET? DRUG STORE?)</u>	_____	for <u>OTHER</u>	47
CHECKING	44	\$200	for <u>ENTERTAINMENT</u>	_____	for <u>OTHER</u>	47
ACCOUNT	45	\$0	for <u>PARKING OR BUS FEES</u>	_____	for <u>OTHER</u>	47
BY 4 WEEKS	46	\$80	for <u>CASH</u>	_____	for <u>OTHER</u>	47
????/4=	47	_____	for <u>OTHER</u>	_____	for <u>OTHER</u>	47
???? WEEK	47	_____	for <u>OTHER</u>	_____	for <u>OTHER</u>	47
TO SPEND	47	_____	for <u>OTHER</u>	_____	for <u>OTHER</u>	47
	47	_____	for <u>OTHER</u>	_____	for <u>OTHER</u>	47
		\$0	Less Per Month	Regular Savings #2	account # _____	
				(FLEXIBLE SPENDING ACCOUNT AT WORK?)		
	48	\$0	for <u>MEDICAL EVENTS</u>	_____	\$0 for <u>VISION EVENTS</u>	
	48	\$0	for <u>DENTAL EVENTS</u>	_____	\$0 for <u>(GLASSES EVERY 2 YEARS?)</u>	
		\$38	Less Per Month	Special Savings #2	account # _____	
	49	\$25	for <u>HAIR EVENTS (COLOR, PERM?)</u>	_____	for _____	
	50	\$13	for <u>PET EVENTS (VET, GROOMER?)</u>	_____	for _____	
BONUS			Less Per Month	Holiday Savings #2	account # _____	
TAX RETURN	51	\$50	for <u>CLOTHING EVENTS (SELF)</u>	_____	\$100 for <u>CLOTHING EVENTS (KIDS)</u>	
	51	\$0	for <u>CLOTHING EVENTS (SPOUSE)</u>	_____	for _____	
		\$0	Less Per Month	IRA Account 1	account # _____	
	52	_____	for _____	_____	for _____	
	\$192	53	Cash Left Per Month			

WHAT AM I PERSONALLY GOING TO DO ABOUT MY OWN RETIREMENT?

0	% OF GROSS INCOME SAVED BY EMPLOYER
0	% OF GROSS INCOME SAVED BY ME
SHOULD BE 10%-15% OF GROSS INCOME	
0	\$ AFTER TAX AMOUNT MONTHLY BEING SAVED
(CONSIDER A ROTH IRA)	

**SPENDING CHECKING ACCOUNT PARTNER 2
WITH CHECK-CARD ACCESS**

\$192 54 Carryover Cash Left Per Month Account # _____
Less the following : **SEAN**

\$949 55 Less Per Month **CHECKING ACCOUNT 3**

All outgoing	33	\$240	for	GAS FOR AUTO		for	OTHER	47
monthly	34		WIFE	for	GROCERIES		for	OTHER
checking	35	\$0	for	LAUNDRY		for	OTHER	47
withdrawals;	36		WIFE	for	DRY CLEANING		for	OTHER
both monthly	37	\$440	for	DINNER/LUNCHESES OUT		for	OTHER	47
and irregular	38	\$0	for	MONTHLY PRESCRIPTIONS		for	OTHER	47
	39	\$25	for	HAIRCUT MONTHLY		for	OTHER	47
DIVIDE	40	\$0	for	KIDS ALLOWANCE		for	OTHER	47
TOTAL	41	\$24	for	CAR WASHES		for	OTHER	47
PER MONTH	42	\$0	for	MONTHLY PET EXPENSES		for	OTHER	47
IN THIS	43	\$0	for	BEAUTY SUPPLIES (TARGET? DRUG STORE?)				
CHECKING	44	\$220	for	ENTERTAINMENT				
ACCOUNT	45	\$0	for	PARKING OR BUS FEES				
BY 4 WEEKS	46	\$0	for	CASH				
????/4=	47		for	OTHER				
???? WEEK	47		for	OTHER				
TO SPEND	47		for	OTHER				
	47		for	OTHER				

WHAT AM I PERSONALLY GOING TO DO ABOUT MY OWN RETIREMENT?

4	% OF GROSS INCOME SAVED BY EMPLOYER
4	% OF GROSS INCOME SAVED BY ME
SHOULD BE 10%-15% OF GROSS INCOME	
0	\$ AFTER TAX AMOUNT MONTHLY BEING SAVED
(CONSIDER A ROTH IRA)	

\$300 Less Per Month **Regular Savings #3** account # _____

56 **\$300** for VACATIONS 3600 YR _____ for _____
for _____ for _____

\$100 Less Per Month **Special Savings #3** account # _____

(SPORTING EVENTS? LESSONS?)
57 **\$100** for GOLF 1200 YR _____ for _____
?? for SEASON TICKETS _____ for _____

\$0 Less Per Month **Holiday Savings #3** account # _____

58 **\$0** for EDUCATIONAL EXPENSES _____ for _____
for _____ for _____

\$0 Less Per Month **IRA Account 2** account # _____

59 _____ for _____ for _____

-\$1,157 60 Cash Left Per Month

Income Form Page 1:

Income #	1	From	<u>SEAN</u>	Deposited into Account	\$3,165	checking
Income #	2	From	<u>JENNIFER</u>	Deposited into Account	\$3,625	checking
Income #	3	From	_____	Deposited into Account	NET	checking

\$6,790 **4** Take Home Pay Per Month
Less the following :

BILL ACCOUNT
NO CHECK-CARD ACCESS
Account # _____

\$4,566 **5** Less Per Month

				ALL DEBTS LISTED BELOW:		24		
All outgoing	6	\$1,159	for	<u>MORTG/RENT</u>	\$900	for	<u>2ND MORTGAGE</u>	74,448
monthly	7	\$194	for	<u>GAS/ELECTRIC</u>	\$323	for	<u>CAR PAYMENT</u>	4,522
checking	8	INC	for	<u>PROPERTY TAXES</u>	\$398	for	<u>CAR PAYMENT</u>	8,352
withdrawals;	9	\$60	for	<u>WATER BILL</u>	\$90	for	<u>DFCU LOC</u>	2,136
both monthly	10	\$260	for	<u>HOME/AUTO INSURANCE</u>	\$145	for	<u>DFCU VISA</u>	6,103
and irregular	11	\$168	for	<u>CABLE/NET/LAND LINE</u>	\$150	for	<u>CAPITAL ONE</u>	4,342
	12	\$27	for	<u>LICENSE TABS FOR AUTO</u>	\$110	for	<u>CAPITAL ONE</u>	900
	13	\$0	for	<u>CHILD CARE</u>	\$25	for	<u>MACY'S</u>	5,640
	14	\$0	for	<u>SECURITY SYSTEM (ADT?)</u>	\$192	for	<u>B OF AMERICA</u>	7,648
	15	\$59	for	<u>CELL PHONES</u>	\$25	for	<u>HOME DEPOT</u>	950
	16	\$0	for	<u>GYM/HEALTH CLUB</u>		for		BALANCE
	17	\$0	for	<u>DONATIONS</u>		for		BALANCE
	18	\$0	for	<u>KIDS COLLEGE</u>		for		BALANCE
	19		for			for		BALANCE
	20		for	AFTER NET PAY EXPENSES:				
	21	\$200	for	<u>CHILD SUPPORT</u>	Secured	\$2,780		\$224,322
	22	\$0	for	<u>MEDICAL INSURANCE</u>	Unsecured	\$737		\$27,719
	23	\$81	for	<u>LIFE INSURANCE</u>	Total	\$3,517		\$252,041

\$200 Less Per Month **Regular Savings #1** account # _____

25 **\$200** for HOME MAINTENANCE _____ for _____
26 **\$0** for HOME IMPROVEMENTS _____ for _____

\$200 Less Per Month **Special Savings #1** account # _____

27 **\$50** for AUTO MAINTENANCE **\$25** for SAVING NEXT AUTO
27 **\$25** for AUTO MAINTENANCE **\$100** for SAVING NEXT AUTO

BONUS Less Per Month **Holiday Savings #1** account # _____

TAX RETURN
28 **\$25** for B-DAYS-ANNIVERSARY **\$20** for SHOWERS-GRADUATIONS
28 **\$5** for MOTHER'S-FATHER'S-DAY **\$200** for X-MAS-VALENTINE'S DAY

\$0 Less Per Month **Money Market Account #** _____

(WHAT ABOUT 6-8 MONTHS BILLS?)
29 **\$0** for EMERGENCY SAVINGS _____ for _____

\$1,824 **30** Cash Left Per Month

Income Form Page 2

**SPENDING CHECKING ACCOUNT PARTNER 1
WITH CHECK-CARD ACCESS**

	\$1,824	31	Carryover Cash Left Per Month	Account # _____			
			Less the following :	JENNIFER			
	\$1,094	32	Less Per Month	CHECKING ACCOUNT 2			
All outgoing	33	\$80	for <i>GAS FOR AUTO</i>	_____	for <i>OTHER</i>	47	
monthly	34	\$400	for <i>GROCERIES</i>	WAS 700	_____	for <i>OTHER</i>	47
checking	35	\$0	for <i>LAUNDRY</i>	_____	_____	for <i>OTHER</i>	47
withdrawals;	36	\$40	for <i>DRY CLEANING</i>	_____	_____	for <i>OTHER</i>	47
both monthly	37	\$160	for <i>DINNERS/LUNCHE</i>	WAS 240	_____	for <i>OTHER</i>	47
and irregular	38	\$28	for <i>MONTHLY PRESCRIPTIONS</i>	_____	_____	for <i>OTHER</i>	47
	39	\$40	for <i>HAIRCUT MONTHLY</i>	_____	_____	for <i>OTHER</i>	47
DIVIDE	40	\$40	for <i>KIDS ALLOWANCE</i>	_____	_____	for <i>OTHER</i>	47
TOTAL	41	\$6	for <i>CAR WASHES</i>	_____	_____	for <i>OTHER</i>	47
PER MONTH	42	\$40	for <i>MONTHLY PET EXPENSES</i>	_____	_____	for <i>OTHER</i>	47
IN THIS	43	\$100	for <i>BEAUTY SUPPLIES (TARGET? DRUG STORE?)</i>	_____	_____		
CHECKING	44	\$160	for <i>ENTERTAINMENT</i>	WAS 200	WHAT AM I PERSONALLY GOING TO DO ABOUT MY OWN RETIREMENT?		
ACCOUNT	45	\$0	for <i>PARKING OR BUS FEES</i>	_____			
BY 4 WEEKS	46	\$0	for <i>CASH</i>	WAS 80			
????/4=	47		for <i>OTHER</i>	_____	0	% OF GROSS INCOME SAVED BY EMPLOYER	
???? WEEK	47		for <i>OTHER</i>	_____	0	% OF GROSS INCOME SAVED BY ME	
TO SPEND	47		for <i>OTHER</i>	_____		SHOULD BE 10%-15% OF GROSS INCOME	
	47		for <i>OTHER</i>	_____	0	\$ AFTER TAX AMOUNT MONTHLY BEING SAVED	
						(CONSIDER A ROTH IRA)	
	\$0		Less Per Month	Regular Savings #2	account # _____		
				(FLEXIBLE SPENDING ACCOUNT AT WORK?)			
	48	\$0	for <i>MEDICAL EVENTS</i>	\$0	for <i>VISION EVENTS</i>		
	48	\$0	for <i>DENTAL EVENTS</i>	\$0	for <i>(GLASSES EVERY 2 YEARS?)</i>		
	\$38		Less Per Month	Special Savings #2	account # _____		
	49	\$25	for <i>HAIR EVENTS (COLOR, PERM?)</i>	_____	for _____		
	50	\$13	for <i>PET EVENTS (VET, GROOMER?)</i>	_____	for _____		
BONUS			Less Per Month	Holiday Savings #2	account # _____		
TAX RETURN	51	\$50	for <i>CLOTHING EVENTS (SELF)</i>	\$100	for <i>CLOTHING EVENTS (KIDS)</i>		
	51	\$0	for <i>CLOTHING EVENTS (SPOUSE)</i>	_____	for _____		
	\$0		Less Per Month	IRA Account 1	account # _____		
	52		for _____	_____	for _____		
	\$692	53	Cash Left Per Month				

**SPENDING CHECKING ACCOUNT PARTNER 2
WITH CHECK-CARD ACCESS**

\$692 54 Carryover Cash Left Per Month Account # _____
Less the following : **SEAN**

\$669 55 Less Per Month **CHECKING ACCOUNT 3**

All outgoing	33	\$240	for	GAS FOR AUTO	for	OTHER	47
monthly	34		for	GROCERIES	for	OTHER	47
checking	35	\$0	for	LAUNDRY	for	OTHER	47
withdrawals:	36		for	DRY CLEANING	for	OTHER	47
both monthly	37	\$300	for	DINNER/LUNCHESES WAS 440	for	OTHER	47
and irregular	38	\$0	for	MONTHLY PRESCRIPTIONS	for	OTHER	47
	39	\$25	for	HAIRCUT MONTHLY	for	OTHER	47
DIVIDE	40	\$0	for	KIDS ALLOWANCE	for	OTHER	47
TOTAL	41	\$24	for	CAR WASHES	for	OTHER	47
PER MONTH	42	\$0	for	MONTHLY PET EXPENSES	for	OTHER	47
IN THIS	43	\$0	for	BEAUTY SUPPLIES (TARGET? DRUG STORE?)			
CHECKING	44	\$80	for	ENTERTAINMENT WAS 220	WHAT AM I PERSONALLY GOING TO DO ABOUT MY OWN RETIREMENT? 4 % OF GROSS INCOME SAVED BY EMPLOYER 4 % OF GROSS INCOME SAVED BY ME SHOULD BE 10%-15% OF GROSS INCOME 0 \$ AFTER TAX AMOUNT MONTHLY BEING SAVED (CONSIDER A ROTH IRA)		
ACCOUNT	45	\$0	for	PARKING OR BUS FEES			
BY 4 WEEKS	46	\$0	for	CASH			
????/4=	47		for	OTHER			
???? WEEK	47		for	OTHER			
TO SPEND	47		for	OTHER			
	47		for	OTHER			

2ND JOB Less Per Month **Regular Savings #3** account # _____

56 \$300 for VACATIONS 3600 YR _____
for _____

\$0 Less Per Month **Special Savings #3** account # _____

(SPORTING EVENTS? LESSONS?)

57 \$0 for GOLF 1200 YR **WAS 100** _____
?? for SEASON TICKETS _____

\$0 Less Per Month **Holiday Savings #3** account # _____

58 \$0 for EDUCATIONAL EXPENSES _____
for _____

\$0 Less Per Month **IRA Account 2** account # _____

59 _____ for _____

\$23 60 Cash Left Per Month