

What are my Top 5 family financial goals for the next 12 months?

What actions are needed to accomplish, fulfill, or achieve my 12-month goals?

What are my Top 5 family financial goals for the next 3 years?

What actions are needed to accomplish, fulfill, or achieve my 3-year goals?

What are my Top 5 family financial goals for the next 5 years?

What actions are needed to accomplish, fulfill, or achieve my 5-year goals?

#1: What are the reasons I DON'T want to work on my spending plan?

#2: What pleasure do I get from NOT following through with my spending plan?

#3: What will it cost me if I DON'T change?

#4: What will I gain by taking ACTION right now?

# Income

	Amount	Period
Salary/bonus 1	_____	_____
Salary/bonus 2	_____	_____
Salary/bonus 3	_____	_____
Self-employment (business)	_____	_____
Interest (savings, bonds)	_____	_____
Dividends (investments)	_____	_____
Trusts	_____	_____
Rental	_____	_____
Alimony	_____	_____
Child support	_____	_____
Unemployment	_____	_____
Social security	_____	_____
Pension	_____	_____
Annuity	_____	_____
Disability Income	_____	_____
Other _____	_____	_____
<b>Total</b>	_____	_____

# Expenses

	Fixed	Amount	% of Take Home Pay
<b>Giving</b>	_____	_____	_____
Charity	_____	_____	_____
Gifts (Christmas, Birthday)	_____	_____	_____
<b>Savings</b>	_____	_____	_____
Emergency Fund	_____	_____	_____
Retirement Fund	_____	_____	_____
College Fund	_____	_____	_____
<b>Housing</b>	_____	_____	_____
Mortgage / Rent	_____	_____	_____
Property taxes	_____	_____	_____
Home / Rental Insurance	_____	_____	_____
HOA Dues	_____	_____	_____
Maintenance and Upkeep	_____	_____	_____
Water	_____	_____	_____
Natural Gas/Oil/Propane	_____	_____	_____
Electricity	_____	_____	_____
Mobile Phone	_____	_____	_____
Home Phone	_____	_____	_____
Cable	_____	_____	_____
Internet	_____	_____	_____
Trash	_____	_____	_____
Alarm	_____	_____	_____
Cleaning Supplies	_____	_____	_____

	Fixed	Amount	% of Take Home Pay
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**Food**

Groceries

Restaurants

**Health & Fitness**

Dentist

Doctors

Optometrist

Pharmacy

Health Insurance

Disability Insurance

Life Insurance

Gym Memberhsips

**Automobiles**

Gas

Service and Repairs

Car Payment 1

Car Payment 2

License and Taxes

Auto Insurance

	Fixed	Amount	% of Take Home Pay
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**Lifestyle**

- Child Care
- Clothing
- Pet Care
- Hair Care
- Laundry/Dry Cleaning
- Education
- Vacation
- Child Support
- Alimony
- Subscriptions/Books
- Organization Dues
- Other \_\_\_\_\_

**Debts**

- Credit card 1
- Credit card 2
- Credit card 3
- Credit card 4
- Student Loan 1
- Student Loan 2
- Other \_\_\_\_\_
- Other \_\_\_\_\_

**Total Expenses**