

CURING MONEY MADNESS

WITH SPENCER SHERMAN

SPENDING INTENTIONS

FIXED SPENDING:	LOW MONTHLY ESTIMATE	HIGH MONTHLY ESTIMATE	
Mortgage/Rent	_____	_____	
Property Taxes & Home Owner's/Renter's Insurance	_____	_____	
Long-term Repairs & Improvements	_____	_____	Approx. 0.5 - 2% of home value
Maintenance	_____	_____	Yard care, housecleaning, repairs etc.
Utilities	_____	_____	Phone, cable, gas, elec. & water
Second Home Net Spending	_____	_____	
Housing Total:	=====	=====	_____ % of Total After-Tax Income (ATI)
Auto	_____	_____	
Health, Life, Disability & Long-Term Care	_____	_____	
Insurance Total:	=====	=====	_____ % of Total ATI
Gas, Maintenance, Parking, & Repairs	_____	_____	
Car Payment, Car Savings & Public Transportation	_____	_____	
Transportation Total:	=====	=====	_____ % of Total ATI
Savings for Goals	_____	_____	
Computer & Cell Phone	_____	_____	
Groceries	_____	_____	
Haircuts, Drycleaning & Toiletries	_____	_____	
Medical & Dental	_____	_____	Including deductibles, medications, etc.
Spending For Dependents	_____	_____	Extracurricular, tuition, summers, etc.
CPA & Attorney Fees	_____	_____	
Other Spending Total:	=====	=====	
TOTAL FIXED SPENDING:	=====	=====	_____ % of Total ATI
FLEXIBLE SPENDING:			
Vacation & Holidays	_____	_____	
Dining Out	_____	_____	
Entertainment	_____	_____	Movies, theater, books, music, etc.
Clothing	_____	_____	
Furnishings	_____	_____	Including housewares, etc.
Charity	_____	_____	
Gifts	_____	_____	Holidays, birthdays, weddings, etc.
Health & Other Club Dues	_____	_____	
Miscellaneous	_____	_____	Hobbies, pet care, office supplies, etc.
Personal Growth	_____	_____	Education, therapy, etc.
TOTAL FLEXIBLE SPENDING:	=====	=====	_____ % of Total ATI
TOTAL SPENDING =	=====	=====	
AFTER TAX INCOME =	_____	_____	Includes income from work, real estate, investments, trusts and gifts.
NET CASH FLOW =	=====	=====	