

# HOUSEHOLD SPENDING PLAN

Indicate # of people in household:

Adults \_\_\_\_\_ Children \_\_\_\_\_

## FLEXIBLE EXPENSES

### NET MONTHLY INCOME

Source 1 \_\_\_\_\_  
 Source 2 \_\_\_\_\_  
 Other Income \_\_\_\_\_  
**Total Income (A)** \_\_\_\_\_

### FIXED EXPENSES

Rent/Mortgage \_\_\_\_\_  
 Electric \_\_\_\_\_  
 Gas/Oil \_\_\_\_\_  
 Water/Sewer \_\_\_\_\_  
 Telephone (basic) \_\_\_\_\_  
     long distance \_\_\_\_\_  
     cellular/pager \_\_\_\_\_  
 Trash pickup \_\_\_\_\_  
 Cable \_\_\_\_\_  
 Medical Insurance \_\_\_\_\_  
 Auto Insurance \_\_\_\_\_  
 Life Insurance \_\_\_\_\_  
 Renters Insurance \_\_\_\_\_  
 Child Support/Alimony \_\_\_\_\_  
 Child Care \_\_\_\_\_  
 Other \_\_\_\_\_  
**Total (B)** \_\_\_\_\_

### CREDITOR PAYMENTS

Install Loans \_\_\_\_\_  
 Automobile Loan(s) \_\_\_\_\_  
**Total Payments (C)** \_\_\_\_\_

Applicant Signature \_\_\_\_\_

Applicant Signature \_\_\_\_\_

Savings \_\_\_\_\_  
 Groceries \_\_\_\_\_  
 Lunch (work/school) \_\_\_\_\_  
 Eating Out \_\_\_\_\_  
 Entertainment/Hobbies \_\_\_\_\_  
 Laundry/Drycleaning \_\_\_\_\_  
 Cleaning Supplies \_\_\_\_\_  
 Clothing \_\_\_\_\_  
 Gasoline/Bus/Taxi \_\_\_\_\_  
 Newspaper/Magazines \_\_\_\_\_  
 Alcohol/Cigarettes \_\_\_\_\_  
 Church/Charity \_\_\_\_\_  
 Tuition/Books \_\_\_\_\_  
 Barber/Beauty Shop \_\_\_\_\_  
 Auto Maintenance \_\_\_\_\_  
 House Maintenance \_\_\_\_\_  
 Doctor/Dentist \_\_\_\_\_  
 Pets \_\_\_\_\_  
 Parking/Tolls \_\_\_\_\_  
 Lottery/Bingo \_\_\_\_\_  
 Other \_\_\_\_\_  
**Total (D)** \_\_\_\_\_

### Expenses

FIXED (B) \_\_\_\_\_  
 CREDITOR (C) \_\_\_\_\_  
 FLEXIBLE (D) \_\_\_\_\_  
**TOTAL EXPENSES (E)** \_\_\_\_\_

Subtract Expenses from Income (A – E):

TOTAL INCOME (A) \_\_\_\_\_  
 TOTAL EXPENSES (E) \_\_\_\_\_  
**DIFFERENCE + or -** \_\_\_\_\_

Can you think of anyone who is in distress regarding the need to sell their house? If so, I have a number of alternatives, please contact me! Can you think of anyone who may be considering buying, selling, or investing in real estate? If so, please let me know ... I value referrals and do them nationwide! Can you think of anyone who'd like to pay off their mortgage in a fraction of the time? If so, please let me know!

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THANK YOU!

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Ofc: 1885 Seminole Trail, Suite 100, Charlottesville, VA 22901

Designations & Certifications Earned: SRES – Seniors Real Estate Specialist / GRI – Graduate Realtors Institute / AHA – Affordable Housing Advisor / GREEN- NAR’s Sustainable Properties Designation / CSSS – Certified Short Sale Specialist

Matthew 7:12 is NAR Golden Rule