

<b>SPENDING PLAN</b>	<b>TOTALLING NOT REQUIRED</b>		
	<b>MONTHLY ITEMS</b>	<b>NON-MO. ITEMS</b>	<b>TOTAL</b>
<b>INCOME</b>			
1. EMPLOYMENT INCOME			
SELF EMPLOYMENT/SALARY			
ALIMONY			
BONUS / GIFTS			
COMMISSIONS / PRIZES			
TOTAL			
2. OTHER INCOME			
DIV & INTEREST (TAXABLE)			
INTEREST (EXEMPT) /CHILD SUPPORT (+/-)			
ANNUITY			
RENTAL INCOME			
PENSION/SOCIAL SECURITY			
TRUSTS & ESTATES			
GIFTS/OTHER INCOME			
TOTAL			
TOTAL INCOME			
*****	*****	*****	*****
	<b>MONTHLY ITEMS</b>	<b>NON-MO. ITEMS</b>	<b>TOTAL</b>
<b>EXPENSES / SPENDING</b>			
3. DEDUCTIONS (TAX)			
FEDERAL			
STATE			
CITY			
F.I.C.A.			
MEDICARE			
OTHER			
TOTAL			
4. DEDUCTIONS (PRE-TAX)			
401(k) / 403(b)			
DENTAL INSURANCE			
FLEX MEDICAL/CHILD CARE			
MEDICAL INSURANCE			
DAY CARE			
OTHER			
TOTAL			

	MONTHLY	NON-MO.	
	ITEMS	ITEMS	TOTAL
5. SHELTER			
PERSONAL (MORTGAGE/RENT)			
CO-OP MAINTENANCE			
ADDITIONAL RESIDENCE			
INVESTMENT PROPERTY			
REAL ESTATE TAXES			
ELECTRIC /GAS/ WATER			
CABLE TV			
TELEPHONE			
HOME IMPROVEMENTS/MAINT			
FURNITURE / APPLIANCES			
PROPERTY & LIABILITY INSUR			
TOTAL			
6. TRANSPORTATION			
CAR RENTALS/PAYMENTS (* NOTE)			
MONTHLY PARKING			
CAR INS / LICENSE FEES			
GAS / OIL / MAINT			
PUBLIC TRANS / PARKING			
TOTAL			
7. HEALTH & PERSONAL CARE			
HEALTH INSURANCE			
DISABILITY INSURANCE			
LIFE INSURANCE			
LONG TERM CARE INS			
DOCTOR / DENTIST			
MEDICINE / GLASSES / ETC.			
PERSONAL GROOMING			
COSMETICS / DRUG STORE ITEMS			
HEALTH CLUB / EXERCISE			
LAUNDRY / CLEANING/ ETC.			
TOTAL			
* IF CAR IS PAID UP PAYMENTS SHOULD BE MADE AND AVAILABLE FOR THE REPLACEMENT			

	MONTHLY ITEMS	NON-MO. ITEMS	TOTAL
<b>8. FOOD &amp; CLOTHING</b>			
GROCERIES			
RESTAURANT MEALS			
CLOTHING			
TOTAL			
<b>9. RECREATION &amp; EDUCATION</b>			
PRE-SCHOOL / PRIVATE SCHOOL			
DAY CARE			
VACATION / TRAVEL			
CLUB MEMBERSHIP			
MOVIE / THEATER / SPORTS			
HOBBY			
NEWSPAPER / MAGAZINE			
TRADE PAPERS			
EDUCATION / BOOKS			
WINE / LIQUOR / CIGARETTES			
TOTAL			
<b>10. OTHER EXPENSES</b>			
PET CARE			
CHILD SUPPORT			
DEBT REPAYMENT: CREDIT CARD			
COLLEGE LOANS			
INSTALLMENT LOANS			
GIFTS			
COLLEGE SAVINGS PLAN			
CHARITABLE CONTRIBUTIONS			
HOUSEKEEPER			
UMBRELLA POLICY			
MISCELLANEOUS			
TOTAL			
			TOTAL
TOTAL INCOME			
TOTAL EXPENSES			
TOTAL AVAILABLE DOLLARS			