





**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	<b>33</b>	\$80	for	<i>GAS FOR AUTO</i>		for	<i>OTHER</i>	<b>47</b>
monthly	<b>34</b>	\$700	for	<i>GROCERIES</i>		for	<i>OTHER</i>	<b>47</b>
checking	<b>35</b>	\$0	for	<i>LAUNDRY</i>		for	<i>OTHER</i>	<b>47</b>
withdrawals;	<b>36</b>	\$40	for	<i>DRY CLEANING</i>		for	<i>OTHER</i>	<b>47</b>
both monthly	<b>37</b>	\$240	for	<i>DINNERS/LUNCHESES OUT</i>		for	<i>OTHER</i>	<b>47</b>
and irregular	<b>38</b>	\$28	for	<i>MONTHLY PRESCRIPTIONS</i>		for	<i>OTHER</i>	<b>47</b>
	<b>39</b>	\$40	for	<i>HAIRCUT MONTHLY</i>		for	<i>OTHER</i>	<b>47</b>
DIVIDE	<b>40</b>	\$40	for	<i>KIDS ALLOWANCE</i>		for	<i>OTHER</i>	<b>47</b>
TOTAL	<b>41</b>	\$6	for	<i>CAR WASHES</i>		for	<i>OTHER</i>	<b>47</b>
PER MONTH	<b>42</b>	\$40	for	<i>MONTHLY PET EXPENSES</i>		for	<i>OTHER</i>	<b>47</b>
IN THIS	<b>43</b>	\$100	for	<i>BEAUTY SUPPLIES (TARGET? DRUG STORE?)</i>				
CHECKING	<b>44</b>	\$200	for	<i>ENTERTAINMENT</i>	<b>WHAT AM I PERSONALLY GOING TO DO ABOUT MY OWN RETIREMENT?</b> <hr/> 0 % OF GROSS INCOME SAVED BY EMPLOYER <hr/> 0 % OF GROSS INCOME SAVED BY ME <hr/> <b>SHOULD BE 10%-15% OF GROSS INCOME</b> <hr/> 0 \$ AFTER TAX AMOUNT MONTHLY BEING SAVED <b>(CONSIDER A ROTH IRA)</b>			
ACCOUNT	<b>45</b>	\$0	for	<i>PARKING OR BUS FEES</i>				
BY 4 WEEKS	<b>46</b>	\$80	for	<i>CASH</i>				
????/4=	<b>47</b>		for	<i>OTHER</i>				
???? WEEK	<b>47</b>		for	<i>OTHER</i>				
TO SPEND	<b>47</b>		for	<i>OTHER</i>				
	<b>47</b>		for	<i>OTHER</i>				

\$0 Less Per Month **Regular Savings #2** **account #** \_\_\_\_\_  
(FLEXIBLE SPENDING ACCOUNT AT WORK?)

<b>48</b>	\$0	for	<i>MEDICAL EVENTS</i>	<b>48</b>	\$0	for	<i>VISION EVENTS</i>
<b>48</b>	\$0	for	<i>DENTAL EVENTS</i>		\$0	for	<i>(GLASSES EVERY 2 YEARS?)</i>

\$38 Less Per Month **Special Savings #2** **account #** \_\_\_\_\_

<b>49</b>	\$25	for	<i>HAIR EVENTS (COLOR, PERM?)</i>			for	
<b>50</b>	\$13	for	<i>PET EVENTS (VET, GROOMER?)</i>			for	

\$150 Less Per Month **Holiday Savings #2** **account #** \_\_\_\_\_

<b>51</b>	\$50	for	<i>CLOTHING EVENTS (SELF)</i>	<b>51</b>	\$100	for	<i>CLOTHING EVENTS (KIDS)</i>
<b>51</b>	\$0	for	<i>CLOTHING EVENTS (SPOUSE)</i>			for	

\$0 Less Per Month **IRA Account 1** **account #** \_\_\_\_\_

<b>52</b>		for	_____			for	_____
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-\$208 **53** Cash Left Per Month

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



**-\$208 54** Carryover Cash Left Per Month  
Less the following :

Account # \_\_\_\_\_  
**SEAN**

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

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

**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
<b>SHOULD BE 10%-15% OF GROSS INCOME</b>	
0	\$ AFTER TAX AMOUNT MONTHLY BEING SAVED
<b>(CONSIDER A ROTH IRA)</b>	

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

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

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

**59** \_\_\_\_\_ for \_\_\_\_\_ for \_\_\_\_\_

**-\$1,557 60** Cash Left Per Month