

## **BEING WITH THE NUMBERS :**

### **Spending Intentions Worksheet Instructions**

Please respect confidentiality when people are filling out their forms. Some will want to share or ask questions, others may feel private. Give people the space and permission to do what is comfortable for them.

- ➔ **Go over it line by line by line as a group. You will make low and high monthly estimates for each line.**
- ➔ **Calculate each of the lines in the fixed spending section. It is not important to be exact, guess as best you can. You can always go back and get exact numbers during the week.**
- ➔ **Calculate your post-tax income (W2 vs. Self-employed-use gross if you don't know net, take out taxes later)**
- ➔ **Subtract fixed spending total from post tax income**
- ➔ **Put this # in the "total flexible spending" line**
- ➔ **Now look at your flexible spending categories and know that you have a fixed amount to spend as shown at the bottom. How are you going to distribute it. Make choices instead of how you are spending now. What do you value and how do you distribute your money based on those values.**
- ➔ **Suggestion: For one month actually put the amount you calculated for flexible spending in an envelope as cash. Use that cash for one month for all flexible spending and see if you come in on budget. See what you spend the money on, does it change when you know the exact amount you have to spend?**

# MY SPENDING INTENTIONS

Prepared on : \_\_\_\_/\_\_\_\_/\_\_\_\_

## FIXED SPENDING:

### LOW MONTHLY ESTIMATE

### HIGH MONTHLY ESTIMATE

Mortgages / Rents		
Property Taxes & Home Owner's/Renter's Insurance		
Maintenance & Long Term Repairs (.5 - 2% of home value)		
Utilities (Phone, cable, gas, elec. & water)		
<b>Housing Total:</b>		

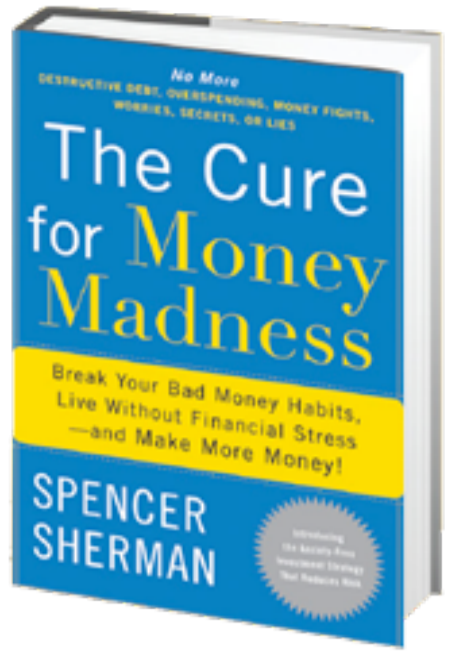
Gas, Maintenance, Parking, & Repairs		
Car Payment, Car Savings & Public Transportation		
<b>Transportation Total:</b>		

Savings for Goals		
Medical & Dental		
Auto, Health, Life, Disability & Long-Term Care Ins.		
Spending For Dependents		
CPA & Attorney Fees		
<b>Other Spending Total:</b>		

## TOTAL FIXED SPENDING:

## AFTER TAX INCOME =

<b>FLEXIBLE SPENDING:</b> After tax income minus fixed spending.		
Technology		
Groceries, Vitamins, Etc.		
Haircuts, Toiletries, Housewares		
Vacation & Holidays		
Dining Out		
Entertainment		
Clothing		
Furnishings		
Charity		
Gifts		
Health & Other Club Dues		
Miscellaneous (Hobbies, pet care, office supplies, etc.)		
Personal Growth & Therapy		
<b>TOTAL FLEXIBLE SPENDING:</b>		
<b>TOTAL SPENDING =</b>		



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