

HOUSEHOLD SPENDING PLAN

Indicate # of people in household:

Adults _____ Children _____

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 _____

FLEXIBLE EXPENSES

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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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