





UNBANK WITH US

## Step 2 – Monthly Plan For Spending, Bill Paying & Saving

### Bills

	Due Date	Payment
Mortgage/Rent	1st	\$ 550-
Heat	7th	20-
Electric	10th	40-
Phone	12th	35-
Water		0-
Insurance – Car	26th	65-
Other insurance		0-
Car Payment	20th	275-
Child Care		0-
Other* Mom		25-
Cable TV	5th	22-
Credit Card 1	15th	20-
Credit card 2	15th	40-
Student Loan	18th	35-
Dentist		50-
VISA	20th	50-
Subtotal Bills:		1,227-

\*(credit cards, loans, purchase financing, doctor, dentist, etc.)

### Savings

Retirement:	10-
Emergency: (Goal 1 month's income)	30-
Set Aside:	85-
Subtotal Savings:	125-

Subtotal Bills:	\$ 1,227-
Subtotal Savings	+ \$ 125-
This month's Bill & Saving Total:	= \$ 1,352-

### Spending Allowance

Total Monthly Income:	\$ 1,785-
Less this month's Bill & Saving Total:	- \$ 1,352-
This month's spending allowance:	= \$ 433-

Divide above figure by 4 for weekly spending allowance:

= \$ 108-