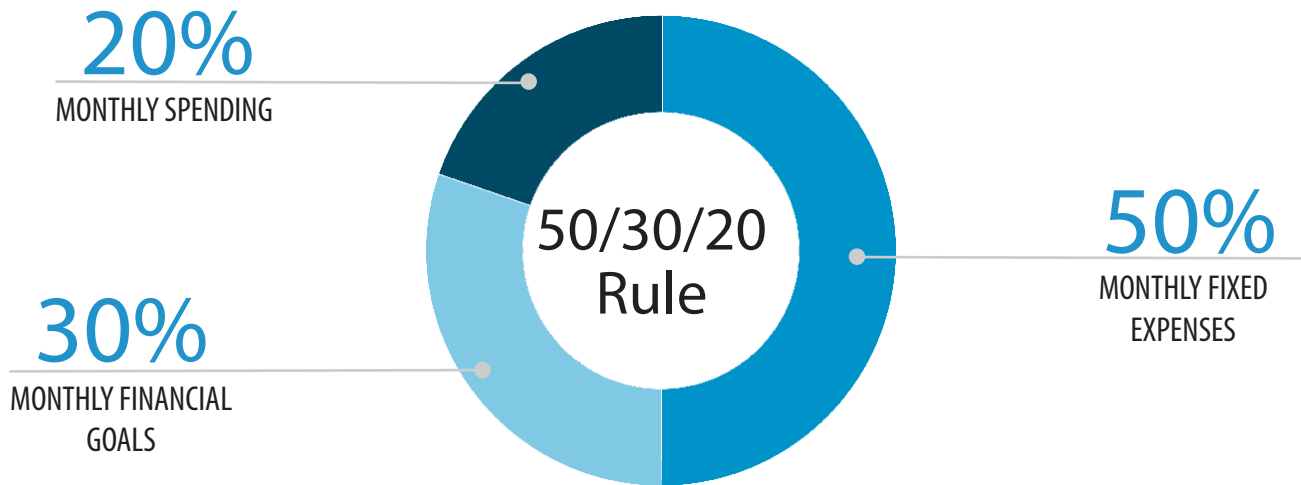


Divide & Conquer Your FINANCIAL LIFE



RULE OF THUMB: Housing should not exceed 25-30% of your monthly take-home pay

MONTHLY AFTER-TAX INCOME: _____

Monthly Fixed Expenses (Needs)	Amount	Monthly Spending (Wants)	Amount	Monthly Financial Goals (Desires)	Amount
Rent	\$/%	Groceries	\$/%	College	\$/%
Mortgage	\$/%	Gas	\$/%	Paying off debt	\$/%
Student Loans	\$/%	Eating Out	\$/%	Emergency Fund	\$/%
Utilities	\$/%	Entertainment	\$/%	Buying a house/real estate	\$/%
Insurance (Car and Home)	\$/%	Furniture	\$/%	Second/vacation home	\$/%
Car Payment	\$/%	Vacation	\$/%	Estate Planning	\$/%
Pet Expenses	\$/%	Misc. Exp kids/dependents	\$/%	Buying a car	\$/%
		House/rental expense	\$/%	Long term care/Health care	\$/%
		Membership/subscriptions	\$/%	Travel	\$/%
		Donations (church, events)	\$/%	Additional retirement savings	\$/%
TOTAL	\$/%	TOTAL	\$/%	TOTAL	\$/%
SRP Recommended (50% of after-tax income)	\$/%	SRP Recommended (20% of after-tax income)	\$/%	SRP Recommended (30% of after-tax income)	\$/%

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