

Spending Plan	\$ / Month	\$ / Year
Take Home Salary #1		
Take Home Salary #2		
Over Income (Bonus/Overtime/etc.)		
Other:		
Total Take Home Income		
Retirement (<i>if</i> not deducted from take-home income)		
Life insurance (<i>if</i> not deducted from take-home income)		
Other		
Personal Insurance & Retirement		
Mortgage / Rent / Property Tax		
Home / Renters Insurance		
Home Maintenance / Improvements		
HOA / Local Fees		
Other:		
Total Housing		
Power		
Other fuel (gas, propane, etc.)		
Water		
Sewer / Trash / Recycling		
Other:		
Total Home Utilities		
Phone		
Internet		
Satellite / Cable		
Other:		
Total Telecommunications		
Car loan / payment / savings		
Auto Fuel		

2021 Avg Adj%¹	2021 Average %
Excl Retirement & Med/Life Insurance	Incl Retirement & Med/Life Insurance

0%	12%
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33%	27%
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5%	4%
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3%	2%
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¹ Consumer Expenditures 2021: US BLM (categories adjusted)

Auto Insurance		
Auto Service		
Public transportation		
Other:		
Total Transportation		
Consumer Debt (monthly payment):		
Food / Groceries		
Household / Cleaning		
Clothing		
Electronics / Software		
Other:		
Total Household		
Medical Insurance (<i>if</i> not deducted in your take-home pay)		
Prescriptions		
Medical Appointments (doctor, dentist, etc.)		
Other:		
Total Medical		
Subscription services (Netflix, Hulu, etc.)		
Dining out		
Vacation		
Other:		
Total Entertainment		
Charitable Giving		
Gifts		
Vacation		
Other / Discretionary:		
Total Discretionary		
Education / Tuition		
Education Loans		
Other:		
Total Education		
Other / Miscellaneous		
Total Planned Spending		
Income Minus Spending Plan		

20%	16%
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15%	13%
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3%	8%
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12%	10%
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5%	4%
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2%	2%
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2%	1%
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100%	100%
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