

Desired Monthly Expenditures (Wants)

Shelter:

Home renovations or remodeling	\$ _____
Home furnishings	\$ _____
Utilities	\$ _____

Additional Savings:

Children's college	\$ _____
Retirement	\$ _____
Vehicle replacement fund	\$ _____
Other financial goals	\$ _____

Food:

Groceries (beyond basic essentials)	\$ _____
Dining out	\$ _____
Meals purchased at school or work	\$ _____
Snacks and drinks purchased at school or work	\$ _____

Clothing and clothing maintenance: (beyond basic essentials) \$ _____

Personal:

Haircuts, color, perms, manicures, massage	\$ _____
Gifts: Birthday, anniversary, wedding, holiday	\$ _____
Charitable donations	\$ _____

Entertainment:

Health club or other club membership(s)	\$ _____
Vacations	\$ _____
Summer camp, sports, lessons, hobbies	\$ _____
Books and magazine and newspaper subscriptions	\$ _____
Video streaming services	\$ _____
Parties: Holiday, birthday, social	\$ _____

Household:

Home maintenance: Lawn care, exterminators, painters \$ _____

Domestic help: House cleaning, babysitters, pet sitters \$ _____

Transportation: (beyond basic essentials included in Needs)

Automobile loan or lease payments \$ _____

Vehicles and related expenses for children \$ _____

Auto maintenance \$ _____

Gasoline \$ _____

Other: Tolls, parking, public transportation \$ _____

Total desired additional monthly expenses (Wants) \$ _____

After-tax income (from Worksheet 3-2, Line 1 – Line 2) \$ _____

(After-Tax Income ñ [Total Needs + Total Wants])
Surplus or Shortfall \$ _____