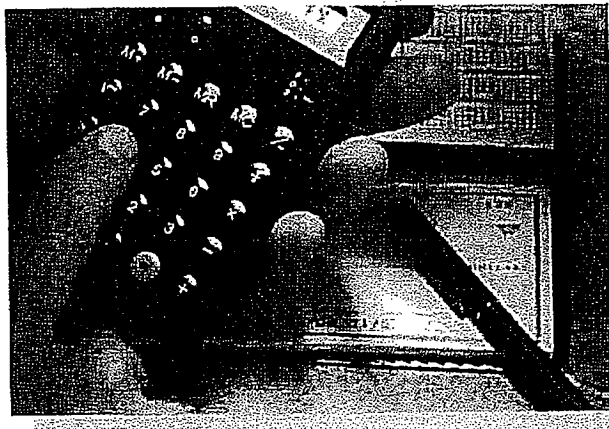


# Spending Plan Guide



## Mutual Consolidated Savings

1215 Earnest S. Brazill St., Suite #33 | 1-800-943-3250 | [www.mcsprograms.com](http://www.mcsprograms.com)  
FOUNTAIN-SAAR EXHIBIT 3

# Spending Plan Guide

The best way to control your finances is to increase your awareness of where your money goes. This simple tool will dramatically improve your life! Prove to yourself how powerful tracking your spending can be by committing to doing it for only one month. Keep a small notepad in your purse or pocket (or keep receipts of every purchase) and write down every single purchase you make, no matter how small, then transfer this information onto the main spending plan section when you get home. (Three months of entries provided - photocopy these to use as a master. If you need more, contact us at the number below.) The little purchases we make on a daily basis that seem harmless such as coffee, pop, candy, cigarettes, beer, snacks, video rentals, etc., can add up to a surprisingly high amount on a monthly basis.

This plan is not a budget, and we are not suggesting you give everything up. You may find that you spent over \$200 on espressos last month. (Like I used to do!) I love espressos, but decided \$200 a month was too much to spend in this category. Now I make most of them myself, and only spend about \$50 a month. Maybe you'd decide that spending \$200 a month on coffee is worth it because of the convenience of not having to make it yourself. Everyone has their own philosophies on spending money.

The following are some of the benefits gained by following a spending plan:

- decreases impulse buying
- takes the mystery out of where the money goes
- pinpoints spending waste
- eliminates vagueness
- improves marital relationships

This last point is especially important. When the bills start piling up, tension can increase between married couples. Money issues are the biggest cause of divorce. One may blame the other for overspending. By keeping track of all purchases (honestly), this can't happen and will likely improve the relationship, especially if there is a financial goal to share.

## Instructions

Simply write down *every* purchase you make during each day of the month. It is vital that your spouse or anyone else in the household who is involved with the finances to do the same. Enter the exact amount of each purchase to the penny - don't round off. Use a pencil instead of a pen so you can erase any mistakes made. If you forget to make any entries for the day, don't sweat it. Just try to do better the next day. Practice makes perfect. The worst thing you can do is stop tracking your spending altogether! Don't wait until the beginning of the month to start this plan. **Start now!** At the end of the month, review where your money goes. This will help you make better choices in the future. Contact our office if you need any help or guidance at 1-800-943-3250.

FOUNTAIN-SAAR EXHIBIT 3

# SPENDING PLAN

Month \_\_\_\_\_ Year \_\_\_\_\_

## Communications

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
basic phone service																
caller ID, voice mail, etc.																
long distance																
internet service																
DSL/broadband																
900 number charges																
postage/overnight mail																

## Clothing

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
basic clothing																
work clothing																
recreational clothing																
jewelry																
compulsive clothes buying																

## Children

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
daycare/babysitting																
school needs																
education/tuition/camp																
allowance/toys																
clothes																

FOUNTAIN-SAR EXHIBIT 3

# SPENDING PLAN

Month \_\_\_\_\_ Year \_\_\_\_\_

## Communications

	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
basic phone service															
caller ID, voice mail, etc.															
long distance															
Internet service															
DSL/broadband															
900 number charges															
postage/overnight mail															

## Clothing

	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
basic clothing															
work clothing															
recreational clothing															
jewelry															
compulsive clothes buying															

## Children

	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
daycare/babysitting															
school needs															
education/tuition/camp															
allowance/toys															
clothes															

# SPENDING PLAN

Month \_\_\_\_\_ Year \_\_\_\_\_

## Personal Finance

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
tax preparer																
financial planner																
bank fees/services																
income tax																
life insurance																
disability insurance																
credit card annual fees																

## Pets

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
cost of pet																
pet food/supplies																
veterinarian																
kennel																

## Losses

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
money actually lost																
money loaned/ not returned																
money stolen																
gambling losses (lottery, etc.)																

# SPENDING PLAN

Month \_\_\_\_\_ Year \_\_\_\_\_

## Personal Finance

	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
tax preparer															
financial planner															
bank fees/services															
income tax															
life insurance															
disability insurance															
credit card annual fees															

## Pets

	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
cost of pet															
pet food/supplies															
veterinarian															
kennel															

## Losses

	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
money actually lost															
money loaned/ not returned															
money stolen															
gambling losses (lottery, etc.)															

FOUNTAIN-SAAR EXHIBIT 3

# SPENDING PLAN

Month \_\_\_\_\_ Year \_\_\_\_\_

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
rent*																
property taxes																
homeowner's insurance																
remodeling																
repairs																
decorating																
cleaning supplies																
laundry supplies																
bathroom supplies																
kitchen supplies																
plumber																
cleaning services																
lawn/garden																
tools																
home security system																

**Home**

\*Home mortgage is considered a debt. Enter this in the debt section.

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
groceries																
work/school meals																
restaurants/fast food																
coffee/espresso																
junk food/treats																

**Food**