## Intentional Spending Plan Job Income, Social Security, etc. Self-emloyment Paycheck (no receipts) Non-retirement Investments Income Income **Emergency Fund** Full Emerg. Fund \$500 - 1000 Starting High Yield Account 3 to 6 Months expenses when fully funded Savings Account \$1000 E.F. TRANSFERS ONLY, Do not debit from Income Account ≈ 60% ≈ 20% ≈ 20% Present-self Future-self Guilt Free Monthly Exp. Peace-of-mind Spending Account Account Account Small Buffer Small Buffer Small Buffer

Recuring costs that are necessary for maintaining basic standard of living.

Do include mortgage & life insurance.

Do not include entertainment subscriptions

Legend

Automate this item

## Debts

Any financial obligation or liability where money is owed to another party, typically as a result of borrowing.

Do include auto lease & payments.

Car Payment
Credit Cards ---Student Loans ---Medical Debt ---Other Obligations ----

## STOP

Do not start savings until high interest debt is gone.

## Savings

Money intentionally set aside from your income for future use rather than being spent immediately.

Retirement Acct.

Sinking Fund

Future Auto Purchase

Short Term 

HYSA

Long Term 

IRA

Discretionary expenses that align with your personal values and bring you joy or fulfillment, without compromising your financial goals.

This category represents money intentionally set aside for non-essential purchases, allowing you to enjoy life while staying within a responsible budget.

Restaurants
Premium Groceries
Experiences
Entertainment
Hobbies
Leisure
Subscriptions
Clothes
Luxury Items
Socializing

