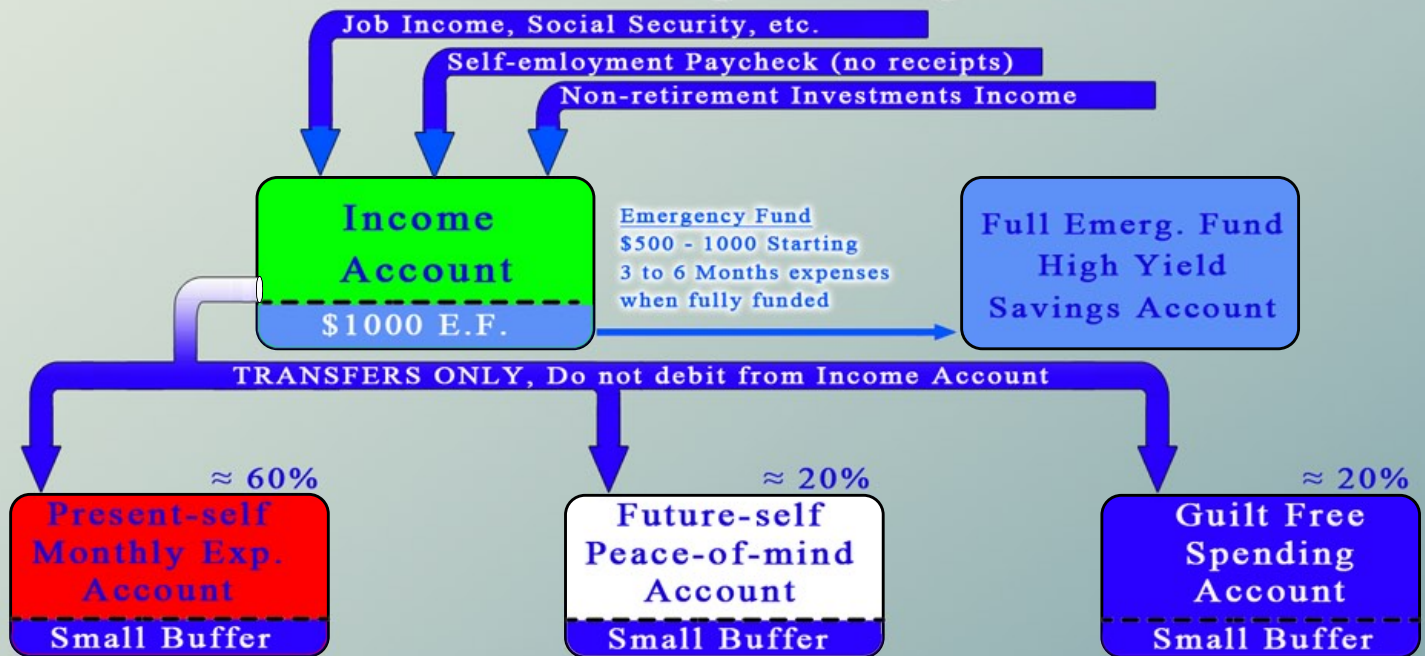


Intentional Spending Plan



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

Do include mortgage & life insurance.

Do not include entertainment subscriptions

Basic Groceries
Rent/Mortgage →
Gas for Car
Utilities →
Life Insurance →
Day Care →
Cell Phones

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



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