
Desired Monthly Spending

Shelter :

Home renovations or remodeling \$ _____

Home furnishings \$ _____

Utilities

Cell phone(s) \$ _____

Long-distance phone charges \$ _____

Cable or satellite TV \$ _____

High-speed Internet \$ _____

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	\$ _____
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 – [Total Needs + Total Wants])
Surplus or Shortfall \$ _____

After you add all your needs from Worksheet 3-3 together with the list of wants from Worksheet 3-4, you will likely discover that you have little or no surplus cash flow. If you determine that you have negative cash flow, you should revisit Worksheet 3-4 and prioritize your expenditures so that you don't plan to spend more than you bring in.