

Spending Assessment Worksheet*

	Needs (50%)		Wants (30%)		Savings (20%)		
	Description	Amount	Description	Amount	Description	Amount	
Housing	Mortgage/rent, property/renters ins., property taxes				Maintenance & repairs, new furniture, remodeling		
Utilities	Electricity, gas, water, sanitation, basic phone service, dial-up internet access		Extra phone services, extended cell phone plans, high speed internet access				
Food	Basic groceries and household supplies		Restaurants, fast food, high end groceries				
Health Care	Medical & dental premiums; out-of-pocket costs for doctors, dentists, prescriptions)				Medical emergencies, cosmetic surgery		
Car/Truck	Insurance, gas, tags & inspections, parking for work				Maintenance & repairs, replacement		
Other Insurance	Premiums for life, medical, dental, disability, long term care(?) insurance						
Clothing	Basic clothing		Extra clothing (style and quantity)				
Donations	Church pledge		Other church; schools and charities				
Debt	Contractual (Car, student, home equity & installment loans; cell phone, gym & other contracts; alimony, child support)				Credit card debt, past due medical bills, loans from relatives, and other unsecured debt		
Clothing	Basic		Latest styles, more variety				
Children	School fees/supplies, basic activities (i.e., scouts)		More expensive schools, activities		College		
Entertainment	Basic cable, magazine subscriptions, low cost activities		Premium cable, satellite, more/more expensive activities, baby sitters		Vacations		
Other					Retirement (410k, IRA, etc.)		
Other					All Other (Short term emergencies, etc.)		
Total Needs		<input type="text"/>	Total Wants		<input type="text"/>	Total Savings	<input type="text"/>
% of After-Tax Income		<input type="text"/>	% of After-Tax Income		<input type="text"/>	% of After-Tax Income	<input type="text"/>

* Adapted from "All Your Worth, The Ultimate Lifetime Money Plan" by Elizabeth Warren & Amelia Warren Tyagi
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