Personal Cash Budget			
Net Income		**$ 33,000**	
Expenses	$ 17,950		
Mortgage Payments	$ 10,629		
Car Lease Payments	$ 2,479		
Total Plan Spend		**$ 31,058**	94.1%
Net Change in Cash		***$ 1,942***	5.9%

Expense Plan

(Does not include mortgage and car)

Category	Percent of Total	Monthly Spend	Annual Spend	LY Spend	Percent Change
Taxes	19.5%	$ 292	$ 3,500	$ 3,500	0.0%
Household Utilities	16.7%	$ 250	$ 3,000	$ 3,000	0.0%
Food	13.9%	$ 208	$ 2,500	$ 2,250	11.1%
Entertainment	11.1%	$ 167	$ 2,000	$ 2,250	-11.1%
Gasoline	8.4%	$ 125	$ 1,500	$ 1,200	25.0%
Insurance	8.4%	$ 125	$ 1,500	$ 1,500	0.0%
Vacation	8.4%	$ 125	$ 1,500	$ 2,000	-25.0%
Miscellaneous	7.0%	$ 104	$ 1,250	$ 1,558	-19.8%
Clothes	6.7%	$ 100	$ 1,200	$ 1,000	20.0%
Totals		***$ 1,496***	***$ 17,950***	***$ 18,258***	-1.7%

Number of Categories	9	9
Average Spend	$ 1,994	$ 2,029
Min Spend	$ 1,200	$ 1,000
Max Spend	$ 3,500	$ 3,500

Mortgage Payment Analysis		
Loan Principal	$ 165,000	
Interest Rate	5.0%	
Terms of Loan	30	Years
Monthly Payment	**$885.76**	

Car Lease Payments	
Price of Car	$ 20,000
Residual Value	$ 12,000
Interest Rate	3.0%
Terms of Loan	48 Months
Monthly Payment	**$206.56**