

Personal Spending Plan For the period: 3-5 years from now

Ideally praying whenever you need to reengage with Higher Power on your vision:

"Dear Higher Power, my personal financial vision for my first year of retirement is to be fully funded to spend \$6,000 per month (\$72,000 per year), this or something better, if it is your will for me. If this is your will for me, Higher Power, please show me the right actions to take on the path toward manifestation of this vision. If this is not your will, please redirect my thoughts and actions to what and who you would have me be. Thank you, Higher Power."

	<u>Monthly Personal Spending Plan</u>		<u>Annual Personal Spending Plan</u>	
	<u>Avg Month</u>	<u>% Expenses</u>	<u>Annual</u>	<u>% Expenses</u>
__Spiritual				
7th Tradition	100	1.73%	1,200	1.73%
Debt Repayment	0	0.0%	0	0.0%
Personal Donations	50	0.87%	600	0.87%
Prudent Reserve	200	3.46%	2,400	3.46%
Recovery Events	50	0.87%	600	0.87%
Savings	200	3.46%	2,400	3.46%
Total __Spiritual	600	10.39%	7,200	10.39%
_Home				
Animals	100	1.73%	1,200	1.73%
Gardening	25	0.43%	300	0.43%
Household Services and Supplies	50	0.87%	600	0.87%
Housewares, Decorations, Flowers, etc	25	0.43%	300	0.43%
Rent or Mortgage	500	8.66%	6,000	8.66%
Utilities (incl phone and internet)	150	2.6%	1,800	2.6%
Total _Home	850	14.72%	10,200	14.72%

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Clothes and Grooming				
Clothes - New	75	1.3%	900	1.3%
Grooming	75	1.3%	900	1.3%
Shoes	50	0.87%	600	0.87%
Total Clothes and Grooming	<u>200</u>	<u>3.46%</u>	<u>2,400</u>	<u>3.46%</u>
Food				
Dining Out - Breakfast and Brunch	75	1.3%	900	1.3%
Dining Out - Dinner	200	3.46%	2,400	3.46%
Dining Out - Lunch	100	1.73%	1,200	1.73%
Food Delivery	125	2.17%	1,500	2.17%
Groceries, Delis, and Food Prep	250	4.33%	3,000	4.33%
Total Food	<u>750</u>	<u>12.99%</u>	<u>9,000</u>	<u>12.99%</u>

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Health and Fitness				
Dentist Visits	50	0.87%	600	0.87%
Doctor Visits	50	0.87%	600	0.87%
Eyeglasses	25	0.43%	300	0.43%
Massages	100	1.73%	1,200	1.73%
Medical Insurance and Expenses	300	5.2%	3,600	5.2%
Medications and Vitamins	100	1.73%	1,200	1.73%
Total Health and Fitness	625	10.82%	7,500	10.82%
Home Office				
Computers and Software	100	1.73%	1,200	1.73%
Interpreter Certification / Permit Exps	25	0.43%	300	0.43%
Postage, Printing, and Supplies	50	0.87%	600	0.87%
Total Home Office	175	3.03%	2,100	3.03%

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Personal Entertainment

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Books, eBooks, and Magazines	50	0.87%	600	0.87%
Gifts for Family and Friends	25	0.43%	300	0.43%
Miscellaneous Apps	25	0.43%	300	0.43%
Music - Downloads and Subscriptions	50	0.87%	600	0.87%
TV Subscriptions	25	0.43%	300	0.43%
Total Personal Entertainment	175	3.03%	2,100	3.03%

Studio

Air Conditioner	25	0.43%	300	0.43%
Art Supplies	100	1.73%	1,200	1.73%
Building in Backyard	600	10.39%	7,200	10.39%
Electricity, Plumbing, Septic, and Sink	500	8.66%	6,000	8.66%
Selling Supplies, Materials, and Setup	150	2.6%	1,800	2.6%
Shelving and Cabinets	175	3.03%	2,100	3.03%
Slab Roller	50	0.87%	600	0.87%
Tables and Other Furniture	150	2.6%	1,800	2.6%
Total Studio	1,750	30.3%	21,000	30.3%

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Vehicle				
Auto Insure and Reg -- Pd by husband	0	0.0%	0	0.0%
Auto Repairs and Maintenance	50	0.87%	600	0.87%
Car Payment -- Paid off	0	0.0%	0	0.0%
Gas	75	1.3%	900	1.3%
Total Vehicle	<u>125</u>	<u>2.17%</u>	<u>1,500</u>	<u>2.17%</u>
Total Personal Spending Before Contingency	<u>5,250</u>	<u>90.91%</u>	<u>63,000</u>	<u>90.91%</u>
General Contingency at 10% of above (covers unknowns and overages)	525	9.09%	6,300	9.09%
Total Personal Spending Plan	<u><u>5,775</u></u>	<u><u>100.0%</u></u>	<u><u>69,300</u></u>	<u><u>100.0%</u></u>

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Sources of Income

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Retirement Income -- 403(b)	500	8.66%	6,000	8.66%
Retirement Income -- RSA1	500	8.66%	6,000	8.66%
Retirement Income -- School Pension	1,857	32.16%	22,284	32.16%
Retirement Income -- Social Security	2,166	37.51%	25,992	37.51%
Sales of Creative Works -- Art, Clothing, Jewelry, Pottery	1,000	17.32%	12,000	17.32%
Total Personal Income Plan (with % of exps)	6,023	104.29%	72,276	104.29%
Net Difference Between Planned Spending and Planned Income	248	4.29%	2,976	4.29%