

MONTHLY FUN SPENDING PLAN (FSP) WORKSHEET

Here's a simple sheet for you to keep track of your FSP. Copy this page, or download additional sheets from liveitloveitearnit.com. It's a little different from others you may have seen in the past. Under the column "Fun Money," you will notice that there are several uncommon items—that may not seem like fun. That's because the term *fun money* has been used to describe discretionary income used for items that are not "necessary" to living. I want to change all that by getting you to look at money and its uses as fun—even savings, retirement (don't you want to have a lot of fun when you're sixty-five?), and car payments.

INCOME (MONTHLY MONEY COMING IN)

| | |
|--------------------------------------|--|
| Salary (after taxes) | |
| Interest income/Investment dividends | |
| Child support | |
| Gifts from family | |
| Bonus/royalties (after taxes) | |
| Rental income | |
| Retirement/Social Security income | |
| Other | |
| Total monthly income | |

EXPENSES (MONTHLY MONEY GOING OUT)

Fixed and Predictable

| | |
|-------------------|--|
| Mortgage/rent | |
| Property taxes | |
| Home maintenance | |
| Monthly utilities | |
| Insurance | |
| Home | |
| Health | |
| Car | |

| | |
|--|-------|
| Child care/tuition | _____ |
| Loan payments | _____ |
| Credit cards | _____ |
| Student loans | _____ |
| Other (list below) | _____ |
| | |
| <i>Fun Money</i> | |
| Monthly savings | _____ |
| Emergency fund | _____ |
| Investments | _____ |
| Retirement/401(k)/IRA | _____ |
| Car loan/lease | _____ |
| Education | _____ |
| Food | _____ |
| Groceries | _____ |
| Takeout | _____ |
| Cocktails | _____ |
| Restaurants | _____ |
| Entertainment (movies, sports, parties, other) | _____ |
| Clothes/shoes/purses | _____ |
| Beauty (hair, nails, makeup, spa treatments) | _____ |
| Jewelry | _____ |
| Charitable giving | _____ |
| Gifts | _____ |
| Vacation | _____ |
| Pet(s) | _____ |
| Other (list below) | _____ |
| _____ | _____ |
| _____ | _____ |
| _____ | _____ |
| _____ | _____ |
| Total Monthly Expenses | _____ |