

## DEBT MANAGEMENT PLAN

Use this form to figure out how much your debt and budget payments.

CREDITOR	REPAY JUST THE MINIMUM, or	REPAY MORE THAN THE MINIMUM
1.	\$	\$
2.	\$	\$
3.	\$	\$
4.	\$	\$
5.	\$	\$
6.	\$	\$
7.	\$	\$
8.	\$	\$
9.	\$	\$
10.	\$	\$
		\$
<b>TOTAL MONTHLY PAYMENT</b>	<b>\$</b>	<b>\$</b>

Be sure to put this amount in your spending plan.

## COMFORTABLE SPENDING PLAN

Use this worksheet to determine how to spend your money once you have a fully funded retirement plan and have at least 6 months of savings in the bank.

Items	
Home Furnishings	\$
Vacations	\$
Clothes (extra, designer, fun)	\$
Art Studio	\$
Hobbies	\$
Sports	\$
More Savings	\$
Insurance (long term care)	\$
<b>TOTAL</b>	<b>\$</b>