

# Earn Protect SPENDING 101

## MY SPENDING RULE TO LIVE BY

Instructions: Use this worksheet to create your own personal rule to live by that will help you meet your spending goals. Breaking your goals into small actionable steps will keep you from feeling overwhelmed. Writing down your spending goal will make you much more likely to stick to it.

HOUSING NOW

MONTHLY EXPENSE GOAL

TRANSPORTATION NOW

MONTHLY EXPENSE GOAL

MEDICAL/HEALTH NOW

MONTHLY EXPENSE GOAL

INCOME TAXES NOW

MONTHLY EXPENSE GOAL

PROPERTY TAXES NOW

MONTHLY EXPENSE GOAL

ESSENTIAL NOW

MONTHLY EXPENSE GOAL

DISCRETIONARY NOW

MONTHLY EXPENSE GOAL

MONTHLY TOTALS NOW

MONTHLY TOTALS GOAL