



P.O. Box 6000
Waterloo, IA 50704-6000

SPENDING PLAN

Monthly Income		Flexible Expenses	
Net Monthly Income 1	\$	Savings	\$
Net Monthly Income 2	\$	Groceries	\$
Other	\$	Lunch (Work/School)	\$
Total (A)	\$	Restaurants	\$
		Entertainment & Hobbies	\$
Fixed Expenses		Clothing	\$
Rent/Mortgage	\$	Laundry/Dry Cleaning	\$
Electric	\$	Cleaning Supplies	\$
Gas/Oil	\$	Gasoline/Bus/Taxi	\$
Water/Sewer	\$	Parking/Tolls	\$
Home Phone	\$	Auto Maintenance	\$
Cell Phone	\$	Home Maintenance	\$
Internet/Cable	\$	Newspapers & Magazines	\$
Trash Pickup	\$	Church & Charity	\$
Medical Insurance	\$	Tuition & Books	\$
Auto Insurance	\$	Barber/Beauty Shop	\$
Life Insurance	\$	Doctor/Dentist/Prescriptions	\$
Renter's/Homeowner's Insurance	\$	Pets	\$
Homeowner's Association	\$	Alcohol & Cigarettes	\$
Child Care	\$	Lottery/Bingo	\$
Child Support/Alimony	\$	Other	\$
Other	\$	Total (D)	\$
Total (B)	\$		
		All Monthly Expenses	
Creditor Payments		Total Fixed Expenses (B)	\$
Installment Loan	\$	Total Creditor Payments (C)	\$
Automobile Loan	\$	Total Flexible Expenses (D)	\$
Credit Card 1	\$	Total (E)	\$
Credit Card 2	\$		
Credit Card 3	\$	Total Monthly Income (A)	\$
Other	\$	Total Monthly Expenses (E)	\$
Total (C)	\$	Difference Between (A) and (E)	\$



This credit union is federally insured by the National Credit Union Administration.