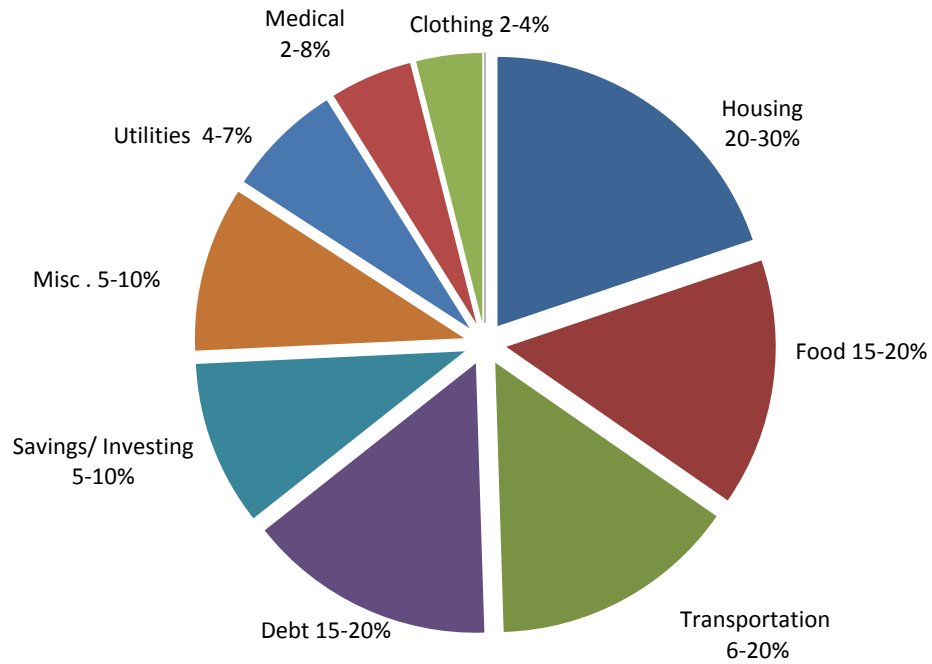


Expenditure Guidelines



Set aside amounts for occasional expenses:

Item	Yearly amount	monthly set-aside
Car repair:	\$360-\$1,200	\$30 -\$ 100
Home repair	2-3% of home value	\$ _____
Gifts	\$ _____	\$ _____
Holiday expense:	\$ _____	\$ _____
Vacation	\$ _____	\$ _____
Dues/subscriptions	\$ _____	\$ _____
Car insurance if not paid monthly	\$ _____	\$ _____
Life insurance if not paid monthly	\$ _____	\$ _____
Property taxes if not paid monthly	\$ _____	\$ _____
Other:	\$ _____	\$ _____