

Annual Allocated Spending Plan Example for Years 5-10 without Debt # 4

A. All Savings Cumulative through Year 4 + Year 5	B. All Savings Cumulative through Year 5 + Year 6	C. All Savings Cumulative through Year 6 + Year 7	D. All Savings Cumulative through Year 7 + Year 8	E. All Savings Cumulative through Year 8 + Year 9	F. All Savings Cumulative through Year 9 + Year 10	G. All Savings for Cumulative Years 8 (1-10)
1. 3. Savings \$31,139.83 + \$9,046.61 = \$40,186.44	\$40,186.44 + \$9,046.61 = \$49,233.05	\$49,233.05 + \$9,046.61 = \$58,279.66	\$58,279.66 + \$9,046.61 = \$67,326.27	\$67,326.27 + \$9,046.61 = \$76,372.88	\$76,372.88 + \$9,046.61 = \$85,419.49	\$85,419.49
2. 4. (A) Emergency Fund \$4,594.64 + \$1,148.66 = \$5,743.30 (B) Retirement Fund**	\$5,743.30 + \$1,148.66 = \$6,891.96	\$6,891.96 + \$1,148.66 = \$8,040.62	\$8,040.62 + \$1,148.66 = \$9,189.28	\$9,189.28 + \$1,148.66 = \$10,337.94	\$10,337.94 + \$1,148.66 = \$11,486.60	\$11,486.60
3. 5. College Fund \$9,880.00 + \$2,470.00 = \$12,350.00	\$12,350.00 + \$2,470.00 = \$14,820.00	\$14,820.00 + \$2,470.00 = \$17,290.00	\$17,290.00 + \$2,470.00 = \$19,760.00	\$19,760.00 + \$2,470.00 = \$22,230.00	\$22,230.00 + \$2,470.00 = \$24,700.00	\$24,700.00
4. 21. Car Replacement \$8,400.00 + \$2,100.00 = \$10,500.00	\$10,500.00 + \$2,100.00 = \$12,600.00	\$12,600.00 + \$2,100.00 = \$14,700.00	\$14,700.00 + \$2,100.00 = \$16,800.00	\$16,800.00 + \$2,100.00 = \$18,900.00	\$18,900.00 + \$2,100.00 = \$21,000.00	\$21,000.00
5. 33. Education/ adult/kids/tuition & misc. \$3,600.00 + \$900.00 = \$4,500.00	\$4,500.00 + \$900.00 = \$5,400.00	\$5,400.00 + \$900.00 = \$6,300.00	\$6,300.00 + \$900.00 = \$7,200.00	\$7,200.00 + \$900.00 = \$8,100.00	\$8,100.00 + \$900.00 = \$9,000.00	\$9,000.00
6. Total All Savings Cumulative through Year 4 + Year 5: \$57,614.47 + \$15,665.27 = \$73,279.74	\$73,279.74 + \$15,665.27 = \$88,945.01	\$88,945.01 + \$15,665.27 = \$104,610.28	\$104,610.28 + \$15,665.27 = \$120,275.55	\$120,275.55 + \$15,665.27 = \$135,940.82	\$135,940.82 + \$15,665.27 = \$151,606.09	\$151,606.09

This data does not consider raises that will be received by the husband and wife nor the interest rates of any of the savings accounts nor other investment tools such as CD's, IRA's, stocks, Money Market accounts etc. Its purpose is to show the benefit of getting rid of interest draining bills and the positive impact of the law of the mustard seed in growth in savings. *Deuteronomy 8:18 But thou shalt remember the LORD thy God: for it is he that giveth thee power to get wealth, that he may establish his covenant which he sware unto thy fathers, as it is this day. 3 John 1:2 Beloved, I wish above all things that thou mayest prosper and be in health, even as thy soul prospereth.*