

Jeff Fenton

From: Fawn Fenton
Sent: Wednesday, May 2, 2018 5:20 PM
To: Jeff Fenton
Subject: Budget
Attachments: Fawn-Jeff Budget Apart 2018.pdf

2020 FEB 19 PM 1:14
FILED FOR ENTRY _____

Hello,

Attached is the "budget" that I believe is realistic for the upcoming year.

With my salary as the only support, I actually come up short about \$110 per month.

And this is without any other little things for either of us, at all. In real life, we each probably spend \$100 to \$200 per month on little discretionary extras here and there.

In the short term, I should be able to pay for everything listed on this sheet, except that the BofA Rewards card and the Capital One card will not have their balances paid in full like we usually do. I will have to see how things go over the next 2-3 months... if your expenses all go on the BofA rewards card, then the amount due for that card will go up, and the Capital One card (which I will continue to use) the amount due should go down. So maybe I can figure out how to pay in full one of those each month to avoid interest charges, but the other one will start to accumulate a balance with interest. So in a few weeks, I might see if I can find a new card with lower interest, for one of us to use. For example, if we want to get rid of the BofA Rewards card, then I could balance-transfer that one to a new lower interest card; and then I could pay off the Capital One every month, but only pay what I can afford on the new card, which will have a gradually increasing balance.

So, if you can contribute financially even a little, I would really appreciate it. I am not trying to "require" you to contribute, but just letting you know where I stand without you paying for anything (credit card debt will gradually increase over time.)

Let me know what you think.

Thanks,

Fawn

Fawn and Jeff Budget for Living Apart in 2018:

Sunnyside bills		Typ Monthly
1st-6th	Sunnyside Mortgage	\$ 1,850.00
26th-28th	Bancorp South (2nd Morg. SS)	\$ 210.00
1st-4th	Piedmont Gas	\$ 30.00
28th - 2nd	GeoAlarm & Monitronics	\$ 17.00
4th - 5th	Progressive Car Insurance (both)	\$ 135.00
23rd	NES Electric (varies)	\$ 241.00
20th - 23rd	Comcast	\$ 50.00
23rd	HVUD - Sunnyside Water	\$ 24.00
23-24th	AT&T Wireless	\$ 127.00
27th	Waste Industries (\$69 quarterly)	\$ 23.00
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	Total SunnySide Bills	\$ 2,707.00
	<i>Sunnyside Bills n.i.c. mortgages</i>	<i>\$ 647.00</i>

Other Fixed Sunnyside Expenses

30th	Walden's Puddle	\$ 50.00
16th	Compassion International	\$ 38.00
18th	Netflix	\$ 16.00
	Pest Control (SS - \$60/qtr)	\$ 20.00
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	Other fixed expenses	\$ 124.00

Sunnyside (Jeff) Variable expenses

	Automobile Gas	\$ 40.00
	Pharmacy Scrips	\$ 30.00
	Food - Groceries	\$ 180.00
	Food - Take-Out	\$ 300.00
	Electronics/Software	\$ 20.00
	Personal Care (Haircuts)	\$ 25.00
	Postage-Delivery	\$ 5.00
	Toiletries	\$ 30.00
	Pet Food	\$ 20.00
	Pet Supplies	\$ 10.00
	Home Maintenance Misc.	\$ 20.00
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	estimate SS/Jeff variable expenses	\$ 680.00

Budgeted SS/Jeff Costs: \$ 3,511.00

Unpredictable Expenses:
 Pet Veterinary
 Doctor/Medical
 Clothing

Annual Expenses:	Yearly:	Monthly:
Sarah Nexguard	\$ 240.00	\$ 20.00
Sarah Hartgard	\$ 100.00	\$ 8.33
Sarah Annual Shots	\$ 200.00	\$ 16.67
Amazon Prime	\$ 120.00	\$ 10.00
Termite Contract	\$ 195.00	\$ 16.25
Buick LeSabre Tag Registration	\$ 125.00	\$ 10.42
Prius Tag Registration	\$ 76.00	\$ 6.33
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	\$ 1,056.00	\$ 88.00

pay for with bonus? or save each month?

Fawn's Apartment bills		Typ Monthly
1st	Rent + Utilities	\$ 1,170.00
	Comcast/Internet	\$ 40.00
	NES Electric	\$ 150.00
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	Total apartment bills	\$ 1,360.00

annual:
 \$ 16,320.00

Other Fixed Fawn Expenses

28th	Toyota Car Loan Payment	\$ 300.00
19th	Books on Tape	\$ 34.00
	Laundry	\$ 15.00
	Counseling for Fawn (2x/mo)	\$ 240.00
	Counseling for Jeff	\$ -
	Counseling Together (?)	\$ -
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	Other fixed expenses	\$ 589.00

\$ 2,880.00
 \$ -
 \$ -
 \$ 2,880.00

Credit Card Payments:

	Ascend FCU	\$ 50.00
	BofA Platinum Card	\$ 200.00
	<i>(CapOne and BofA-Rew. Paid full)</i>	
	Credit card payments	\$ 250.00

Misc. Fawn Variable Expenses

	Misc Travel (Parking, Tolls)	\$ 5.00
	Automobile Gas	\$ 45.00
	Pharmacy Scrips	\$ 20.00
	Food - Groceries	\$ 250.00
	Food - Take-Out	\$ 150.00
	Toiletries	\$ 40.00
	Pet Food	\$ 20.00
	Pet Supplies	\$ 20.00
	Home Maintenance Misc.	\$ 10.00
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	estimate Fawn variable expenses	\$ 560.00

Budgeted Fawn/Apt Costs: \$ 2,759.00

Anticipated Total costs for both: \$ 6,270.00

Fawn's Net Salary \$ 6,160.00

Net monthly (deficit): \$ (110.00)

Deficit over a year: \$ (1,320.00)