## Monthly Income • Expenses • Savings

### MONTHLY INCOME
- Paycheck Income (total)
- Freelance or part-time income
- Social Security/Benefits
- Rental income
- Other income (alimony, investments)

**TOTAL INCOME:**

### MONTHLY SAVINGS • EXPENSES

#### Housing
- Mortgage or rent payment
- Property taxes
- Home equity loan/HELOC
- Maintenance/repairs
- Insurance

#### Utilities
- Electricity
- Heat/gas
- Water/sewer
- Garbage/pest control
- Landline (telephone)
- Cell phone(s)
- Online/Internet services

#### Transportation
- Auto loan payment
- Auto insurance
- Gas
- Public transportation

#### Food
- Groceries
- School lunches

#### Gifts/Charity
- Church/charity
- Birthdays

#### Subscriptions
- Online/gaming/music
- Premium cable
- Other

#### Clothing
- New clothes/shoes
- Dry cleaning/laundry

#### Healthcare + Insurance
- Medical, dental insurance
- Life, disability coverage
- Doctor/dentist
- Prescriptions

#### Debt Payments
- Credit card payments
- Student loans
- Other loans

#### Childcare
- Daycare/full-time care
- Babysitting
- School tuition
- Lessons/sports

#### Savings
- Cash savings
- Retirement savings

#### Personal expenses
- Toiletries/grooming
- Hair/nails/salon/barber
- Other

#### Entertainment
- Cable television
- Movies, plays, concerts
- Restaurants/eating out
- Hobbies/sports
- Travel

#### Pets
- Food
- Boarding
- Grooming/toys

**LEFT COLUMN TOTAL:**

**RIGHT COLUMN TOTAL:**

**INCOME – EXPENSES = SAVINGS:**