

Month+Year

Monthly Income

Monthly Expenses

Monthly Savings

INCOME	Expected	Actual	Difference
Income #1			
Income #2			
Variable Income			
HOUSING			
Mortgage/Rent			
Electric + Gas Utilities			
Home Owners Dues			
Renter's Insurance			
Water			
Trash/Sewer			
Taxes			
LIVING EXPENSES			
Groceries			
Car Payment			
Gas			
Household/Clothing/Beauty			
Cell Phone			
Childcare			

Entertainment/"Fun Money"		
LONG-TERM		
EXPENSES+INVESTMENTS		
Auto Insurance		
Health Insurance		
Life Insurance		
Home Repairs		
Travel/Vacation		
Gifts/Holidays		
Retirement		
Investments		
Savings		
OTHER		
MONTHLY SUMMARY		
Total Income		
Total Expenses		
Difference (+ or -)		

