**TRACKING Month of \_\_\_\_\_\_\_\_\_\_\_\_\_\_**

|  |  |  |  |
| --- | --- | --- | --- |
| **DATE** | **Expense Amount** | **Income Amount** | **DESCRIPTION** |
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NAME(S)\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ DATE \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

NET WORTH STATEMENT

ASSETS Market Value

LIQUID

 Cash \_\_\_\_\_\_\_\_\_\_

 Checking \_\_\_\_\_\_\_\_\_\_

 Savings \_\_\_\_\_\_\_\_\_\_

 Certificate of Dep. \_\_\_\_\_\_\_\_\_\_

 Money Market Funds \_\_\_\_\_\_\_\_\_\_

 Other \_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_

 \_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_

 \_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_

SUB‑TOTAL \_\_\_\_\_\_\_\_\_\_

TANGIBLE

 Home \_\_\_\_\_\_\_\_\_\_

 Auto \_\_\_\_\_\_\_\_\_\_

 Auto \_\_\_\_\_\_\_\_\_\_

 Personal Property \_\_\_\_\_\_\_\_\_\_

 Other \_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_

 \_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_

 \_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_

SUB‑TOTAL \_\_\_\_\_\_\_\_\_\_

INVESTMENT

 Stocks \_\_\_\_\_\_\_\_\_\_

 Bonds \_\_\_\_\_\_\_\_\_\_

 Mutual Funds \_\_\_\_\_\_\_\_\_\_

 Retirement Funds \_\_\_\_\_\_\_\_\_\_

 Real Estate \_\_\_\_\_\_\_\_\_\_

 Other \_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_

 \_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_

 \_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_

SUB‑TOTAL \_\_\_\_\_\_\_\_\_\_

TOTAL ASSETS \_\_\_\_\_\_\_\_\_\_

LIABILITIES Amount

SHORT‑TERM

 Credit Card\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_

 \_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_

 \_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_

 Other \_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_

 \_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_

 \_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_

SUB‑TOTAL \_\_\_\_\_\_\_\_\_\_

LONG‑TERM

 Home \_\_\_\_\_\_\_\_\_\_

 Auto \_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_

 Auto \_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_

 Student Loan \_\_\_\_\_\_\_\_\_\_

 Home Equity \_\_\_\_\_\_\_\_\_\_

 Other \_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_

 \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_

 \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_

 \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_

SUB‑TOTAL \_\_\_\_\_\_\_\_\_\_

TOTAL LIABILITIES \_\_\_\_\_\_\_\_\_\_

NAME(S) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ DATE ‑ from \_\_\_\_\_\_\_\_\_ to \_\_\_\_\_\_\_

INCOME AND EXPENSE STATEMENT

EXPENSES

Fixed

 Rent/Mortgage \_\_\_\_\_\_\_\_\_\_

 Savings/Investment \_\_\_\_\_\_\_\_\_\_

 Revolving Savings \_\_\_\_\_\_\_\_\_\_

 Loans \_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_

 \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_

 Insurance \_\_\_\_\_\_\_\_\_\_

 Other \_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_

 \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_

SUB‑TOTAL \_\_\_\_\_\_\_\_\_\_

Variable

 Utilities \_\_\_\_\_\_\_\_\_\_

 Phone/Cell \_\_\_\_\_\_\_\_\_\_

Cable \_\_\_\_\_\_\_\_\_\_

Other \_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_

 Food ‑ groceries \_\_\_\_\_\_\_\_\_\_

Eating Out \_\_\_\_\_\_\_\_\_\_

 Gasoline for Autos \_\_\_\_\_\_\_\_\_\_

 Household \_\_\_\_\_\_\_\_\_\_

 Personal Care \_\_\_\_\_\_\_\_\_\_

 Clothing \_\_\_\_\_\_\_\_\_\_

 Laundry/Dry Clean \_\_\_\_\_\_\_\_\_\_

 Medical ‑ Doctors \_\_\_\_\_\_\_\_\_\_

Prescriptions \_\_\_\_\_\_\_\_\_\_

 Personal Allowance \_\_\_\_\_\_\_\_\_\_

 Entertainment \_\_\_\_\_\_\_\_\_\_

 Contributions \_\_\_\_\_\_\_\_\_\_

 Miscellaneous \_\_\_\_\_\_\_\_\_\_

 Other \_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_

 SUB‑TOTAL \_\_\_\_\_\_\_\_\_\_

**EXPENSE TOTAL** \_\_\_\_\_\_\_\_\_\_

INCOME Amount

Salary (take home) \_\_\_\_\_\_\_\_\_\_

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_

Bonuses, tips, etc. \_\_\_\_\_\_\_\_\_\_

Interest and Dividends \_\_\_\_\_\_\_\_\_\_

Other \_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_

**INCOME TOTAL** \_\_\_\_\_\_\_\_\_\_

NAME(S) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ DATE \_\_\_\_\_\_\_\_\_\_\_\_

FINANCIAL RATIOS

BASIC LIQUIDITY RATIO

Importance: the basic liquidity ratio reveals the number of months a household could meet current expenses using liquid assets without additional income.

Liquid Assets (from Net Worth Statement) $\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Monthly Expenses (from I and E Statement) $\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Basic Liquidity Ratio = \_\_\_\_\_\_\_\_\_\_\_\_\_\_

Recommendation: 3.0 or more

DEBT‑TO‑ASSET RATIO

Importance: measures solvency. If a person owes more than they own, they are insolvent. They would not be able to sell all their assets to pay all their debts.

Total Liabilities (from Net Worth Statement) $\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Total Assets (from Net Worth Statement) $\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Debt‑to‑Asset Ratio = \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Recommendation: the further below 1.0 the better. Over 1.0 is insolvent.

DEBT PAYMENT‑TO‑INCOME RATIO

Importance: shows ability to make current debt payments.

Annual Debt Payments (from I and E Statement) $\_\_\_\_\_\_\_\_\_\_\_\_\_

Gross Income (from I and E Statement) $\_\_\_\_\_\_\_\_\_\_\_\_\_

Debt Payment‑to‑Income Ratio = \_\_\_\_\_\_\_\_\_\_\_\_\_

Recommendation: below .36 is adequate, .36 to .41 is marginal, above .41 is risky.

NAME(S) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ DATE \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

REVOLVING SAVINGS ACCOUNT - (for irregular expenses)

List all expenses that come irregularly throughout the year. List items such as: auto registration, auto insurance, life insurance, school expenses, birthdays, anniversaries, holidays, celebrations, and vacations.

Month Amount Month Amount

January\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_ August\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_

February\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_ September\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_

March\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_ October\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_

April\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_ November\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_

May\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_ December\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_

June\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_ TOTAL \_\_\_\_\_\_\_\_

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_

TOTAL $ \_\_\_\_\_\_\_\_\_\_\_\_\_\_

 ÷ \_\_\_\_\_\_\_\_\_\_\_\_12

 = \_\_\_\_\_\_\_\_\_\_\_\_\_\_\*

\*This amount is part of a monthly budget to cover irregular expenses.

\*This amount is part of a monthly budget to cover irregular expenses.

NAME(S) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ DATE \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

LIFE INSURANCE NEEDS

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

ITEM \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ EXAMPLE YOUR AMOUNT

1. INCOME –REPLACEMENT FOR SURVIVORS

Enter 75% of your current income. $30,000 $\_\_\_\_\_\_\_\_\_\_\_\_\_\_

2. YEARS INCOME WILL BE NEEDED

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| YEARS | 10 | 15 | 20 | 25 | 30 |  40 |
| FACTOR | 8.98 | 12.84 | 16.35 | 19.52 | 22.39 | 31.42 |

Enter the factor number x 22.39 x\_\_\_\_\_\_\_\_\_\_\_\_\_\_

3. SUBTOTAL 671,700 \_\_\_\_\_\_\_\_\_\_\_\_\_\_

4. FUNERAL EXPENSES

Enter the amount for funeral expenses and

other final‑expense needs. + 10,000 +\_\_\_\_\_\_\_\_\_\_\_\_\_\_

5. DEBT

Enter the total amount of all debt owed. +140,000 +\_\_\_\_\_\_\_\_\_\_\_\_\_\_

6. OTHER

Consider other needs such as college‑expenses,

a readjustment‑period for a spouse, or day care. + 0 + \_\_\_\_\_\_\_\_\_\_\_\_\_\_

7. TOTAL EXPENSES

Add lines 3, 4, 5, and 6. = 821,700 \_\_\_\_\_\_\_\_\_\_\_\_\_\_

8. GOVERNMENT BENEFITS

Take the monthly amount of Social Security

survivor benefits and other benefits and multiply

by twelve and then multiply by the number

of years benefits will be received ($1237 x 12 months

x 14 years). Subtract that amount. ‑ 207,816 ‑ \_\_\_\_\_\_\_\_\_\_\_\_\_\_

9. OTHER

Subtract other items such as current assets or

added income from family members for the same

time period as above. ‑ 300,000 ‑ \_\_\_\_\_\_\_\_\_\_\_\_\_\_

10. TOTAL

This is how much insurance is needed to cover

the needs of your survivors. $313,884 $\_\_\_\_\_\_\_\_\_\_\_\_\_\_

NAMES(S) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ DATE \_\_\_\_\_\_\_\_\_\_\_\_\_\_

RETIREMENT NEEDS

ITEM

**RETIREMENT GOAL**

1. Annual income needed at retirement in today’s dollars.

2. Estimated Social Security retirement benefit in today’s dollars.

Use the amount that is closest to the age at which you plan to retire (example: 1022 a month x 12 mo. = $12,264). If you need to request a statement, call SSA at (800)772-1213.

3. Defined benefit plan from an employer (ask your retirement benefit advisor how much you will receive annually in today’s dollars). This is not a 401(k)-type plan. Those plans go on line 7.

4. Additional annual income needed at retirement in today’s dollars. Subtract lines 2 and 3 from line 1.

5. Choose the number closet to the age you plan to retire. Enter the factor on line 5.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Age of retirement | 55 | 60 | 65 | 70 |
| Factor | 21.0 | 18.9 | 16.4 | 13.6  |

6. Multiply line 4 by line 5. This is your retirement goal.

**AMOUNT ALREADY AVAILABLE AS SAVINGS/INVESTMENTS**

7. Employer savings plans, such as a 401(k).

8. IRAs and Keoghs.

9. Other investments, such as mutual funds, stocks, bonds, real estate and other assets available for retirement.

10. Total retirement savings (add lines 7, 8, and 9).

**FUTURE VALUE OF CURRENT SAVINGS/INVESTMENTS**

11. Choose the number in the table that is the closest to the number of years until you retire. Enter the factor on line 11.

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| Years to retirement | 5 | 10 | 15 | 20 | 25 | 30 | 40 |
| Factor | 1.28 | 1.63 | 2.08 | 2.65 | 3.39 | 4.32 | 7.04 |

12. Multiply line 10 by line 11.

13. Additional retirement savings and investments needed at time of retirement. Subtract line 12 from line 6.

**ANNUAL SAVINGS NEEDED TO REACH RETIREMENT GOAL**

14. Choose the number in the table that is the closest to the number of years until you retire. Enter the factor on line 14.

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| Years  | 5 | 10 | 15 | 20 | 25 | 30 | 40 |
| Factor | 5.53 | 12.58 | 21.58 | 33.07 | 47.73 | 66.44 | 120.80 |

15. Divide line 13 by line 14. This is the amount you need to save each year in order to reach your retirement goal.

EXAMPLE YOURS

 1. $45,000 \_\_\_\_\_\_\_\_\_\_\_

 2. - $12,264 - \_\_\_\_\_\_\_\_\_\_

 3. - $0 -\_\_\_\_\_\_\_\_\_\_\_

 4. = $32,736 =\_\_\_\_\_\_\_\_\_\_

 5. x 16.4 x \_\_\_\_\_\_\_\_\_\_

 6. =$536,870 =\_\_\_\_\_\_\_\_\_\_

 7. $64,037 \_\_\_\_\_\_\_\_\_\_

 8. +$16,000 +\_\_\_\_\_\_\_\_\_\_

 9. +$0 +\_\_\_\_\_\_\_\_\_\_

 10. =$80,037 =\_\_\_\_\_\_\_\_\_\_

 11. x 4.32 x\_\_\_\_\_\_\_\_\_\_

 12. =$345,760 =\_\_\_\_\_\_\_\_\_\_

 13. =$191,110 =\_\_\_\_\_\_\_\_\_\_

 14. 66.44 \_\_\_\_\_\_\_\_\_\_

 15. = $2,876 =\_\_\_\_\_\_\_\_\_\_

NAME(S) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ DATE \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

FINANCIAL GOALS

SHORT‑TERM 0‑12 Months

Description Plan Cost Date

|  |  |  |  |
| --- | --- | --- | --- |
|  |  |  |  |
|  |  |  |  |

INTERMEDIATE 1‑5 Years

Description Plan Cost Date

|  |  |  |  |
| --- | --- | --- | --- |
|  |  |  |  |
|  |  |  |  |

LONG‑TERM 5 or more Years

Description Plan Cost Date

|  |  |  |  |
| --- | --- | --- | --- |
|  |  |  |  |
|  |  |  |  |

NAME(S) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ BUDGET MONTH \_\_\_\_\_\_\_\_\_\_

INCOME SOURCE BUDGETED ACTUAL DIFFERENCE

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_

TOTAL \_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_

EXPENSES BUDGETED ACTUAL DIFFERENCE

FIXED

Mortgage or Rent \_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_

Savings \_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_

Revolving Savings \_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_

Loans\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_

Insurance \_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_

Other\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_

SUB-TOTAL \_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_

VARIABLE

Food – Groceries \_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_

Eating Out \_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_

Utilities - Natural Gas \_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_

Electricity \_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_

City \_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_

Telephone \_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_

Other \_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_

Auto Gasoline \_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_

Household/Personal Care \_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_

Clothing \_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_

Laundry/Dry Cleaning \_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_

Medical Bills/Prescriptions \_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_

Personal Allowance \_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_

Entertainment \_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_

Contributions \_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_

Miscellaneous \_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_

Other \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_

SUB-TOTAL \_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_

EXPENSE TOTAL \_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_