

SNAPSHOT: Your Average Month

Date: _____

EXPENSES (Money Moving Out)	EACH MONTH
Rent/Mortgage/Property Tax/Home Insurance	\$ _____
Home Repairs and Maintenance (Average)	\$ _____
Auto Payments and Auto Insurance	\$ _____
Gasoline/Parking/Public Transportation (Average)	\$ _____
Auto Repairs and Maintenance (Average)	\$ _____
Household Utilities:	
Gas \$ _____ Electric \$ _____ Cable \$ _____ Internet \$ _____	
Water \$ _____ Garbage \$ _____ Phone \$ _____ Cell \$ _____	
Utilities Total	\$ _____
Groceries and Household Supplies (Average)	\$ _____
Meals Out/Snacks/Coffee (Average)	\$ _____
Tobacco/Alcohol (Average)	\$ _____
Self Care (Haircut, Massage, Manicure, Cosmetics, Etc)	\$ _____
Entertainment/Recreation/Sporting Activities/Hobbies	\$ _____
Dependent Care (Expenditures for Children and/or Pets)	\$ _____
Clothing Purchases and Cleaning (Average)	\$ _____
Medical/Dental/Therapy/Prescriptions (Average)	\$ _____
Insurance Premiums (Medical, Disability, Life)	\$ _____
Vacations/Travel (Average)	\$ _____
Gifts to Others (Average)	\$ _____
What else? _____	\$ _____
What else? _____	\$ _____
EXPENSES SUBTOTAL	\$ _____
Credit Card Payments (Average Total Monthly Payments)	\$ _____
Total Credit Card Debt \$ _____	
Other Loans & Debts (Banks, Personal, Student, Pay Day)	\$ _____
Total Other Loans & Debts \$ _____	
Payments for Back Taxes (Federal, State, Property)	\$ _____
Total Back Taxes \$ _____	
TOTAL MONTHLY EXPENSES	\$ _____

INCOME (Money Coming In)	EACH MONTH
#1 Wages After Taxes	\$ _____
#2 Wages After Taxes	\$ _____
Commissions/Tips (Average)	\$ _____
Investments/Trusts (Rents, Dividends, Interest, Etc)	\$ _____
Pension/Retirement/Social Security	\$ _____
Unemployment Benefits/Food Stamps	\$ _____
Child Support/Alimony	\$ _____
What else? _____	\$ _____
What else? _____	\$ _____
TOTAL MONTHLY INCOME \$ _____	

COMPARE MONTHLY INCOME TO MONTHLY EXPENSES

Total Income	\$ _____
Subtract Total Expenses	(_____)
NET (Money Remaining for Savings, Investments, or Increased Spending)	\$ _____

If your expenses are greater than your income ... you have *two* choices:

- Reduce your expenses
- Earn additional income

If your income is greater than your expenses ... you have *many* choices:

- Freedom from financial insecurity
- Increased expenditures for yourself or others
- Savings for your future, both near-term and long-term

***Accurate financial information is liberating.
Truthful awareness of the movement of money in your life
will provide the foundation for financial well-being.***