



Income

\$ Planned _____	\$ Actual _____	Paychecks
\$ Planned _____	\$ Actual _____	_____
\$ Planned _____	\$ Actual _____	_____
<hr/>		
\$ Planned Total _____	\$ Actual Total _____	Total

Cash flows in and out each month.
You control where it goes!

Yes, this plan has a lot of lines and blanks. But that's okay. We've done that, so we remember everything. Don't expect to put something on every line. Just use the ones that are relevant to your specific situation.



Savings

\$ Planned _____	\$ Spent _____	Emergency Fund
\$ Planned _____	\$ Spent _____	_____
\$ Planned _____	\$ Spent _____	_____
<hr/>		
\$ Planned Total _____	\$ Spent Total _____	Total (*10-15%)



Housing

\$ Planned _____	\$ Spent _____	Mortgage/Rent
\$ Planned _____	\$ Spent _____	Water
\$ Planned _____	\$ Spent _____	Natural Gas
\$ Planned _____	\$ Spent _____	Electricity
\$ Planned _____	\$ Spent _____	Cable/Internet
\$ Planned _____	\$ Spent _____	_____
<hr/>		
\$ Planned Total _____	\$ Spent Total _____	Total (*20-35%)



Transportation

\$ Planned _____	\$ Spent _____	Gas
\$ Planned _____	\$ Spent _____	Maintenance
\$ Planned _____	\$ Spent _____	Public Transportation
\$ Planned _____	\$ Spent _____	_____
<hr/>		
\$ Planned Total _____	\$ Spent Total _____	Total (*10-15%)



Food

\$ Planned _____	\$ Spent _____	Groceries
\$ Planned _____	\$ Spent _____	Restaurants
\$ Planned _____	\$ Spent _____	_____
<hr/>		
\$ Planned Total _____	\$ Spent Total _____	Total (*5-15%)

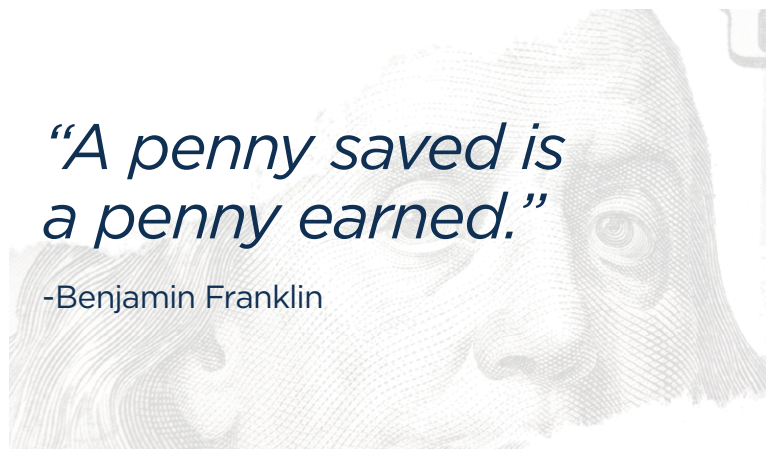


Personal

\$ Planned _____	\$ Spent _____	Clothing
\$ Planned _____	\$ Spent _____	Phone
\$ Planned _____	\$ Spent _____	Fun Money
\$ Planned _____	\$ Spent _____	_____
\$ Planned _____	\$ Spent _____	_____
<hr/>		
\$ Planned Total _____	\$ Spent Total _____	Total (*5-10%)

“A penny saved is a penny earned.”

-Benjamin Franklin



Lifestyle

\$ <input type="text"/> Planned	\$ <input type="text"/> Spent	Child Care
\$ <input type="text"/> Planned	\$ <input type="text"/> Spent	Pet Care
\$ <input type="text"/> Planned	\$ <input type="text"/> Spent	Entertainment
\$ <input type="text"/> Planned	\$ <input type="text"/> Spent	Vacation
\$ <input type="text"/> Planned	\$ <input type="text"/> Spent	_____
<hr/>		
\$ <input type="text"/> Planned Total	\$ <input type="text"/> Spent Total	Total (*5-10%)

Insurance

\$ <input type="text"/> Planned	\$ <input type="text"/> Spent	Health Insurance
\$ <input type="text"/> Planned	\$ <input type="text"/> Spent	Life Insurance
\$ <input type="text"/> Planned	\$ <input type="text"/> Spent	Auto Insurance
\$ <input type="text"/> Planned	\$ <input type="text"/> Spent	Homeowner/Renter
\$ <input type="text"/> Planned	\$ <input type="text"/> Spent	_____
<hr/>		
\$ <input type="text"/> Planned Total	\$ <input type="text"/> Spent Total	Total (*10-25%)

Debt

\$ <input type="text"/> Planned	\$ <input type="text"/> Spent	Car Payment
\$ <input type="text"/> Planned	\$ <input type="text"/> Spent	Credit Card
\$ <input type="text"/> Planned	\$ <input type="text"/> Spent	Student Loan
\$ <input type="text"/> Planned	\$ <input type="text"/> Spent	_____
\$ <input type="text"/> Planned	\$ <input type="text"/> Spent	_____
\$ <input type="text"/> Planned	\$ <input type="text"/> Spent	_____
<hr/>		
\$ <input type="text"/> Planned Total	\$ <input type="text"/> Spent Total	Total (*5-10%)

Health

\$ <input type="text"/> Planned	\$ <input type="text"/> Spent	Gym
\$ <input type="text"/> Planned	\$ <input type="text"/> Spent	Medicine/Vitamins
\$ <input type="text"/> Planned	\$ <input type="text"/> Spent	Doctor Visits
\$ <input type="text"/> Planned	\$ <input type="text"/> Spent	_____
<hr/>		
\$ <input type="text"/> Planned Total	\$ <input type="text"/> Spent Total	Total (*5-10%)

Miscellaneous

\$ <input type="text"/> Planned	\$ <input type="text"/> Spent	_____
\$ <input type="text"/> Planned	\$ <input type="text"/> Spent	_____
\$ <input type="text"/> Planned	\$ <input type="text"/> Spent	_____
\$ <input type="text"/> Planned	\$ <input type="text"/> Spent	_____
\$ <input type="text"/> Planned	\$ <input type="text"/> Spent	_____
<hr/>		
\$ <input type="text"/> Planned Total	\$ <input type="text"/> Spent Total	Total (*5-10%)

Once you have completed filling out each category, subtract all category totals from your income total.

Planned	Actual
\$ <input type="text"/> Income Total	\$ <input type="text"/> Income Total
-	-
\$ <input type="text"/> Category Totals	\$ <input type="text"/> Category Totals
=	=
\$ <input type="text"/> Zero Balance	\$ <input type="text"/> Zero Balance

The goal is to get your Zero Balance to \$0!

If your Zero Balance is greater than \$0, you have more income than expenses. Try saving some of that extra money!

If your Zero Balance is less than \$0, you have more expenses than income. Find places in your budget to cut down on spending.