

| EARNINGS | Estimates | Actual |
|---|-----------|--------|
| Wages | | |
| Extra Earnings | | |
| TOTAL INCOME | | |
| FIXED EXPENSES | | |
| Mortgage (or rent) | | |
| Utilities | | |
| Health & Life Insurance | | |
| Childcare (or School) | | |
| TOTAL FIXED EXPENSES | | |
| VARIABLE EXPENSES | | |
| Home Phone | | |
| Cell Phone | | |
| Cable | | |
| Internet | | |
| Transportation (Car or Public Transit Expenses) | | |
| Home Repairs | | |
| Home Furnishings | | |
| Groceries | | |
| Meals Out | | |
| Entertainment | | |
| Clothing | | |
| Toiletries | | |
| Medicine/ Medical Expenses | | |
| Gym Membership | | |
| Misc. Spending | | |
| TOTAL VARIABLE EXPENSES | | |
| SAVINGS | | |
| High-Interest Savings Account | | |
| Short-Term Investments (CDs, etc.) | | |
| TOTAL SAVED | | |
| LONG-TERM INVESTING | | |
| 401(k) or Other Retirement Plan | | |
| IRA (Roth or Traditional) | | |
| Other | | |
| TOTAL INVESTED | | |
| DEBT PAYMENTS | | |
| Credit Card 1 | | |
| Credit Card 2 | | |
| Student Loan | | |
| Personal Loan | | |
| Other | | |
| TOTAL DEBT PAYMENTS | | |
| TOTAL MONEY IN | | |
| TOTAL MONEY OUT | | |
| MONEY REMAINING (SHORT) | | |