



Time Period:	Planned Amount	Actual Amount
INCOME		
Earned Income (Net wages plus tips/commissions/bonuses)		
Unearned Income (Money from others, investment interest, etc.)		
Total Income		
EXPENSES		
Saving and Investing (Pay Yourself First)		
Emergency savings fund		
Retirement contributions		
Other savings goals		
Housing (Rent/Mortgage, Property taxes, Utilities, Furnishings, Repairs)		
Transportation (Vehicle loan payment, fuel, repairs, maintenance, ride share costs)		
Food (Groceries, Restaurants, Fast food, specialty drinks)		
Child Care / Dependent Care		
Communications (Cell phone service, Internet service, Cable TV)		
Clothing & Personal Care (toiletries, haircuts, cosmetics, laundry)		
Insurance Premiums (Health insurance, Renters, Auto, Life / Disability)		
Medical Costs Not Covered by Insurance (Copays, prescriptions, OTC meds)		
Educational Expenses (Tuition & fees, books, laptop, research)		
Pet Care (Food, Supplies, Veterinary services)		
Entertainment (Gaming, movies, concerts, travel, etc.)		
Gifts & Charitable Contributions		
Debt Payments (Student loans, credit cards, other debt)		
Total Expenses		
Net Gain or Net Loss (Income less Expenses)		