

1. Your Income	
Take-home pay (Wages and tips).	\$
Additional income (Side business, interest, etc.)	\$
<b>Total income</b>	\$

2. Your Expenses	
Housing (Rent or mortgage plus taxes and insurance)	\$
Transportation (Car payments, gas, insurance, tolls, etc.)	\$
Utilities (Heat, electricity, etc.)	\$
Subscriptions (Cable, internet, cell phone, gym, etc.)	\$
Groceries	\$
Medical (Co-pays, prescriptions, etc.)	\$
Dining, travel, and entertainment	\$
Other discretionary spending (Hobbies, personal care, etc.)	\$
Debt payments (Credit cards, student loans, etc.)	\$
Savings	\$
Other	\$
<b>Total expenses</b>	\$

3. Your Bottom Line	
Income minus expenses	\$