

See coordinating worksheets  
to fill out correctly.

Step 1.  
**INCOME**

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**LIVING EXPENSES**

Step 2.  
DEBIT CARD PURCHASES

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Step 3.  
CREDIT CARD PURCHASES

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**LIFESTYLE SPENDING**

Step 4.  
DEBIT CARD PURCHASES

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Step 5.  
CREDIT CARD PURCHASES

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Step 6.  
CREDIT CARD MINIMUMS

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Take this  
and

subtract these

to get this.



Step 7.  
**WHAT'S LEFT?**

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This is what is remaining for the  
month to save and/or to payoff  
any debt balances.

Did you end up with a surplus or a deficit?

## Surplus

What did you do with the extra cash?

How does that make you feel?

Do you feel like you could do something  
different with your surplus in the future?

## Deficit

Where did you get the funds to complete the month?

How did it make you feel?

What could you cut back on to avoid a deficit in the  
future?