



## Income

- Job: \$\_\_\_\_\_
- Additional jobs: \$\_\_\_\_\_
- Investments: \$\_\_\_\_\_
- Other Income: \$\_\_\_\_\_

Total Income: \$\_\_\_\_\_

## Fixed Expenses

- Rent/Mortgage: \$\_\_\_\_\_
- Utilities (Electricity, Water, Heat): \$\_\_\_\_\_
- Phone/Internet: \$\_\_\_\_\_
- Insurance (Health, Auto, Home): \$\_\_\_\_\_
- Loan Payments (Credit Cards, Student, Car): \$\_\_\_\_\_
- Subscriptions (Streaming, Gym): \$\_\_\_\_\_
- Other: \$\_\_\_\_\_

Total Fixed Expenses: \$\_\_\_\_\_

## Variable Expenses

- Groceries: \$\_\_\_\_\_
- Takeout and Restaurants: \$\_\_\_\_\_
- Transportation (Gas, Public Transit, Car Maintenance): \$\_\_\_\_\_
- Personal Care: \$\_\_\_\_\_
- Entertainment: \$\_\_\_\_\_
- Shopping: \$\_\_\_\_\_
- Healthcare: \$\_\_\_\_\_
- Gifts: \$\_\_\_\_\_
- Charity: \$\_\_\_\_\_
- Other: \$\_\_\_\_\_

Total Variable Expenses: \$\_\_\_\_\_

## Savings and Investments

- Emergency Fund: \$\_\_\_\_\_
- Retirement: \$\_\_\_\_\_
- Savings Goals: \$\_\_\_\_\_
- Investments (Stocks, Bonds, CDs): \$\_\_\_\_\_
- Other: \$\_\_\_\_\_

Total Savings: \$\_\_\_\_\_

## Summary

- Total Income: \$\_\_\_\_\_
- Total Expenses: \$\_\_\_\_\_
- Total Savings: \$\_\_\_\_\_

Net Income (Income - Expenses - Savings): \$\_\_\_\_\_

## Additional

Total Debt Amount: \$\_\_\_\_\_

## Types of debt, with amounts and interest rates and minimum payments:

- Debt 1:    Total:    Interest:    Monthly Payment:
- Debt 2:    Total:    Interest:    Monthly Payment:
- Debt 3:    Total:    Interest:    Monthly Payment:

Total savings: \$\_\_\_\_\_

Interest earned on savings: \_\_\_\_\_

Total investments: \_\_\_\_\_

Interest earned on investments: \_\_\_\_\_

Other assets and their value: \_\_\_\_\_