

FRUGAL BOSS

Maximizing My Money Worksheet

ONE OF THE KEYS TO MANAGING YOUR MONEY IS KNOWING WHAT YOU HAVE COMING IN AND GOING OUT.

FILL IN THE WORKSHEET BELOW TO GET A BETTER UNDERSTANDING OF WHERE YOUR MONEY IS GOING. BEING FRUGAL IS NOT ABOUT BEING CHEAP! IT'S ABOUT MANAGING WHAT YOU HAVE AND MAIXIMIZING YOUR RESOURCES, SO YOU CAN DECLARE NEVER BROKE AGAIN!!!

You should be able to edit the fields below and the total income and expenses should calculate.
If you're not able to edit the fields open the document on your PC or Mac vs. mobile.

MONTHLY

INCOME SOURCE <small>(Now this list should be longer than your expenses right ☺)</small>	MONTHLY TOTAL
Wages (after taxes)	\$
Bonus and Overtime	\$
Tips	\$
Interest and Dividends	\$
Child Support	\$
Pension, Social Security, etc.	\$
Rental Income	\$
Gifts	\$
Other	\$
TOTAL MONTHLY INCOME	\$

INCOME

MONTHLY

EXPENSES	MONTHLY TOTAL <small>(The more Zeros you have in this column, except for Savings the better ☺)</small>
Charitable Contributions (Goodwill, Religious, etc.)	\$
Savings	\$
Rent / Mortgage (property taxes)	\$
Utilities (Gas, Electric, Water, etc.)	\$
Internet, Cable, etc.	\$
Cell Phone	\$
Groceries	\$

Meals Out	\$
Other Food Expenses (snacks, convenient store runs, etc.)	\$
Car Note	\$
Gas for Car	\$
Car Insurance	\$
Other Transportation Expenses (Ride Share, Public Transportation, parking, etc.)	\$
Student Loans	\$
Credit Card (s)	\$
Other (please specify)	\$
Other (please specify)	\$
Other (please specify)	\$
TOTAL MONTHLY EXPENSES	\$

EXPENSES

Now let's see if your income is greater than your expenses.

Income

\$

Expenses

\$

\$

If your result is negative, you need to re-evaluate your expenses and either find ways to spend less or earn more.

If your result is positive, you're on the right track! Consider saving more, adding more payment per month to a debt, or investing it.