

Month:	Planned Amount	Actual Amount	Difference
Income (after taxes)			
Employment	\$	\$	\$
Other			
Other			
(A) Total Income	\$	\$	\$
Savings			
Savings - Emergency	\$	\$	\$
Savings for:			
Savings for:			
(B) Total Savings	\$	\$	\$
Fixed Expenses			
Rent or Mortgage (PITI)	\$	\$	\$
Auto Loan			
Auto Insurance			
Other			
Other			
Other			
Other			
Other			
(C) Total Fixed Expenses	\$	\$	\$
Flexible Expenses			
Phone	\$	\$	\$
Heating			
Cable/Internet			
Food			
Gas/Auto Maintenance			
Clothing			
Entertainment			
School			
Other			
Other			
(D) Total Flexible Expenses	\$	\$	\$
(E) Total Expenses Savings plus other expenses (B + C + D)	\$	\$	\$
(F) Disposable Income Income minus total expenses (A - E)	\$	\$	\$
(G) Debt Ratio Expenses without savings, divided by income [(C + D) / A]	%	%	%