

Track your spending

Find out if your spending habits are in line with your priorities.

Month: _____

Income sources

Wages	
Retirement income (social security, 401(k), etc.)	
Investment income (capital gains, dividends, etc.)	
Rental property income	
Other (annuities, settlements, etc.)	

Income total

Fixed expenses

Rent/mortgage	
Car payment	
Insurance	
Debts (loans, credit card, etc.)	
Other	

Fixed expenses total

Flexible expenses

Groceries	
Phone	
Cable & internet	
Utilities (electric, gas & water)	
Gas or public transit fares	
Clothing	
Other	

Flexible expenses total

Discretionary expenses

Entertainment & restaurants	
Travel	
Gifts	
Charitable giving	
Other	

Total monthly income

Total monthly expenses

What's left? (Subtract total monthly expenses from total monthly income)