

INCOME	Expected	Actual	Difference
Salary (after taxes/benefits)			
Other income (after taxes)			
Total monthly income			

	EXPENSES	Expected	Actual	Difference
HOME	Rent/mortgage			
	Utilities (electricity, gas, etc.)			
	Internet/cable/home phone			
	Home repairs and maintenance			
FAMILY	Groceries			
	Laundry/dry cleaning			
	Childcare			
	Clothing/diapers			
	Extracurricular activities			
BILLS	Student loans			
	Credit cards			
	Car payment(s)			
	Insurance (car, homeowner's, etc.)			
	Cell phone			
TRANSPORTATION	Gas			
	Car maintenance/repairs			
	Public transportation/taxis			
	Parking/tolls			
WELLNESS	Medical appointments			
	Prescriptions			
	Gym membership			
PERSONAL	Entertainment			
	Dining Out			
	Personal grooming (hair, nails, etc.)			
	Travel			
	Gifts			
OTHER				
	Total monthly expenses			

Total monthly income - Total monthly expenses = Total savings
