

Month _____

Net income (\$)

Estimated _____

Actual _____

Difference _____

Non-Rollover Spending	Estimated	Actual	Over-spent -	Under-spent +
------------------------------	-----------	--------	-----------------	------------------

Regular Monthly Expenses (\$)

1. Home Payment, Taxes, Rent	_____	_____	_____	_____
2. Utilities, Association Fees	_____	_____	_____	_____
3. Telephone, Internet, TV	_____	_____	_____	_____
4. Car Payment(s)	_____	_____	_____	_____
5. Health Care Insurance	_____	_____	_____	_____
6. Debt Payments/Debt Reduction	_____	_____	_____	_____
7. Other Required Payments	_____	_____	_____	_____
8. Gas	_____	_____	_____	_____
9. Public Transportation	_____	_____	_____	_____
10. Food & Supermarket Spending	_____	_____	_____	_____
11. General Shopping	_____	_____	_____	_____
12. Out-of-Pocket Spending	_____	_____	_____	_____
13. Other Spending	_____	_____	_____	_____
14. Recreation & Entertainment	_____	_____	_____	_____

Rollover Spending and Saving	Estimated	Actual	Subtract from Fund -	Add to Fund +
-------------------------------------	-----------	--------	-------------------------	------------------

Periodic Expenses (\$)

15. Medical, Dental, Pharmacy	_____	_____	_____	_____
16. Car Maintenance, Repair, DMV	_____	_____	_____	_____
17. Education Expenses, Lessons	_____	_____	_____	_____
18. Property Maintenance	_____	_____	_____	_____
19. Insurance	_____	_____	_____	_____
20. Unexpected Events	_____	_____	_____	_____
21. Giving	_____	_____	_____	_____
22. Gifts and the Holidays	_____	_____	_____	_____
23. Vacations	_____	_____	_____	_____

Saving (\$)

24. Saving for Emergency Fund	_____	_____	_____	_____
25. Saving for Your Next Car	_____	_____	_____	_____
26. Saving for Large Purchases	_____	_____	_____	_____
27. Saving for Financial Freedom	_____	_____	_____	_____
28. Saving for Education	_____	_____	_____	_____

Totals
