

SNAPSHOT: Monthly Income & Expenses

Date: _____

EXPENSES

Monthly Averages

Rent/Mortgage/Property Tax/Home Insurance \$ _____
 Home Repairs and Maintenance (Monthly Average) \$ _____
 Auto Loan Payments and Auto Insurance \$ _____
 Auto Repairs and Maintenance (Monthly Average) \$ _____
 Gasoline/Parking/Public Transportation \$ _____

Mostly Fixed Expenses

>Utilities: Electric _____ Natural Gas _____ Garbage _____ Water _____ Cell Phone _____ Internet _____ Cable _____

>Total Utilities \$ _____

Groceries and Household Supplies (Average) \$ _____
 Meals Out/Snacks/Coffee (Average) \$ _____
 Tobacco/Alcohol (Average) \$ _____
 Self Care (Haircut, Massage, Manicure, Cosmetics, Etc) \$ _____
 Entertainment/Recreation/Hobbies/Sporting Activities \$ _____
 Clothing Purchases and Dry Cleaning (Monthly Average) \$ _____

Variable Expenses

Dependent Care (Expenditures for Children and/or Pets) \$ _____
 Medical/Dental/Therapy/Prescriptions (Monthly Average) \$ _____
 Insurance Premiums (Medical, Disability, Life) \$ _____
 Vacations/Travel (Monthly Average) \$ _____
 Gifts to Others/Charity (Monthly Average) \$ _____
 What else? _____ \$ _____
 What else? _____ \$ _____

Periodic Expenses

Total Living Expenses \$ _____

Monthly Debt Payments - 3 Boxes from Personal Debt Worksheet

Total Credit Cards \$ _____
 Total Other Debts \$ _____

Total Debt Payments \$ _____

Debt Payment

TOTAL MONTHLY EXPENSES \$ _____

(Living Expenses + Debt Payments)

INCOME

Monthly Averages

#1 Take-Home Salary After Taxes and Deductions	\$ _____
#2 Take-Home Salary After Taxes and Deductions	\$ _____
Health Savings, Childcare and Other ‘Pass Through’ Dollars	\$ _____
Commissions/Tips (Monthly Average)	\$ _____
Investments/Trusts (Dividends, Interest, Rent, etc)	\$ _____
Pension/Retirement/Social Security	\$ _____
Child Support/Alimony	\$ _____
What else? _____	\$ _____
What else? _____	\$ _____
TOTAL MONTHLY INCOME	\$ _____

COMPARE YOUR INCOME & EXPENSES

Monthly Income \$ _____

(Subtract) Monthly Expenses \$(_____)

NET \$ _____

If your income is *less* than your expenses ... you have *two* choices:

- Reduce your expenses
- Earn additional income

If your income is *greater* than your expenses ... you have *many* choices:

- Freedom from financial insecurity
- Increased expenditures for yourself or others
- Savings for the near-term and long-term future

***Accurate financial information is liberating.
Truthful awareness of the movement of money in your life
will provide the foundation for financial well-being.***

PERSONAL DEBT WORKSHEET

Date: _____

Transfer Totals from the 3 Boxes below to Debt Payments section on SNAPSHOT

Credit Cards

Name of Bank/Creditor	Interest Rate	Amount Owed	Min Mthly Payment
_____	_____ %	\$ _____	\$ _____
_____	_____ %	\$ _____	\$ _____
_____	_____ %	\$ _____	\$ _____
_____	_____ %	\$ _____	\$ _____
_____	_____ %	\$ _____	\$ _____
_____	_____ %	\$ _____	\$ _____
_____	_____ %	\$ _____	\$ _____

Total Credit Cards \$ _____

\$ _____

Student Loans, Lines of Credit, Back Taxes, Family, Friends, Other Debt

Name of Bank/Agency/Creditor	Interest Rate	Amount Owed	Min Mthly Payment
_____	_____ %	\$ _____	\$ _____
_____	_____ %	\$ _____	\$ _____
_____	_____ %	\$ _____	\$ _____
_____	_____ %	\$ _____	\$ _____
_____	_____ %	\$ _____	\$ _____
_____	_____ %	\$ _____	\$ _____
_____	_____ %	\$ _____	\$ _____

Total Other Debts \$ _____

\$ _____

Amount Owed Min Mthly Payment

Total Debt Payments \$ _____
 (Credit Cards + Other Debts)

\$ _____