

Two-Column SNAPSHOT

Date: _____

EXPENSES

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	\$ _____	\$ _____

>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)	\$ _____	\$ _____
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? _____	\$ _____	\$ _____
Total Living Expenses	\$ _____	\$ _____

Monthly Debt Payments -- from Personal Debt Worksheet

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

TOTAL MONTHLY EXPENSES \$ _____ \$ _____

(Living Expenses + Debt Payments)

INCOME

	_____	_____
#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 (Average)	\$ _____	\$ _____
Investments/Trusts (Dividends, Interest, Rent, etc)	\$ _____	\$ _____
Pension/Retirement/Social Security	\$ _____	\$ _____
Child Support/Alimony	\$ _____	\$ _____
What else? _____	\$ _____	\$ _____
What else? _____	\$ _____	\$ _____
TOTAL MONTHLY INCOME	\$ _____	\$ _____

Monthly Income _____

(Subtract) Monthly Expenses (_____) (_____)

NET \$ _____ \$ _____

If your expenses are greater than your income ... 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 your future, near-term and long-term

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