

Income (Net Monthly)		Expected	Actual	Difference
Income 1				
Income 2				
Other Income				
Total Monthly Net Income				
Expenses (Monthly)		Expected	Actual	Difference
Fixed				
Savings				
Housing				
Auto Loan(s)				
Insurance				
Child Care/Child Support				
Cell Phone & Land Line				
Internet				
Cable TV				
Student Loans				
Other Loans				
Car Maintenance				
Subscriptions				
Gym Membership				
Flex/Variable				
Electricity				
Gas/Heat				
Water/Sewer/Septic				
Gasoline (commuting costs)				
Groceries				
Credit Card(s)-minimum payment				
Entertainment (going out to dinner)				
Medications				
Medical/Dental copays				
Pet Care and Supplies				
Donations/Tithing				
Periodic				
Auto Insurance				
License Plates				
Homeowners Association (HOA)				
Gifts (Birthdays, Holidays, etc)				
Total Expenses				
Total Income - Total Expenses				