

Monthly Income Worksheet



MONTHLY INCOME

Salary, after tax \$

Other \$ Total \$

MONTHLY EXPENSES (Needs)

Rent/Mortgage \$

Renters or Homeowners Insurance \$

Property tax \$

Auto Insurance \$

Health Insurance \$

Life Insurance \$

Medical Expenses \$

Electricity/Natural Gas \$

Water \$

Garbage/Trash \$

Groceries \$

Auto Payment \$

Parking/Registration Fees \$

Auto Maintenance/Repairs \$

Gas \$

Public Transportation \$

Telephone Expense \$

Internet \$

Student Loan Payments \$

Other Loan Payments \$

Child Support/Alimony Payments \$

Other \$

TOTAL SPENT ON NEEDS

\$

YOUR TOTALS

Needs \$

Wants \$

Savings and Debt Repayment \$

50/30/20 Comparison

50% for Needs \$

30% for Wants \$

20% for Savings and Debt Repayment \$

MONTHLY EXPENSES (Wants)

Clothing/Accessories \$

Restaurant/Dining Out \$

Alcohol \$

Entertainment \$

Gym/Club Memberships \$

Travel Expenses \$

Cable/Streaming \$

Home Decor \$

Other \$

TOTAL SPENT ON WANTS

\$

MONTHLY REPAYMENT (Savings and Debt)

Emergency Fund \$

Savings Account \$

401(k) \$

Individual Retirement Account (IRA) \$

Other Investments \$

Credit Card Payments \$

Extra Payments on Student Loans \$

Extra Payments on Mortgage \$

Other \$

TOTAL SPENT ON SAVINGS AND PAYING OFF DEBT

\$