

## Where Does Your Money *Really* Go?

**First, determine your monthly income.** Add together your post-tax employment income (e.g., wages, salary, tips, etc.), any additional income you make from rental properties or trust accounts, dividends from investment or savings accounts, as well as alimony or child support.

Write your total monthly income here: \$ \_\_\_\_\_

**Next, determine what you spend monthly in the following eight categories.**

Ignore the goal column until you've tallied your actual spending and net cash flow at the end of this worksheet. Then, in each category, next to the actual amount spent, write a "goal" amount that reflects any projected cutbacks (say, \$28 on scrapbooking supplies instead of \$56) to guide you next month.

<b>Housing</b>	Actual	Goal
Mortgage payment or rent on primary residence	\$ _____	\$ _____
Mortgage payment on rental or income property	\$ _____	\$ _____
Utilities	\$ _____	\$ _____
Homeowner's or renter's insurance	\$ _____	\$ _____
Repairs or home maintenance	\$ _____	\$ _____
Cleaning service	\$ _____	\$ _____
Television cable	\$ _____	\$ _____
Telephone	\$ _____	\$ _____
Landscaping and pool service	\$ _____	\$ _____
Monthly Internet service	\$ _____	\$ _____
Condo or association dues	\$ _____	\$ _____
Other housing expenses	\$ _____	\$ _____
<b>TOTAL HOUSING</b>	\$ _____	\$ _____

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### **Transportation/Auto**

Car payment \$ \_\_\_\_\_ \$ \_\_\_\_\_