

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

\$