Net Monthly Income $ _____

HOUSING

rent/mortgage $ _____

tenant/home insurance $ _____

utilities $ _____

_____ $ _____

_____ $ _____

TOTAL HOUSING $ _____

TRANSPORTATION

car payment $ _____

car insurance $ _____

gasoline $ _____

parking $ _____

taxi/Uber $ _____

public transit $ _____

_____ $ _____

TOTAL TRANSPORTATION $ _____

SAVINGS

retirement $ _____

emergency fund $ _____

_____ $ _____

_____ $ _____

TOTAL SAVINGS $ _____

DEBT

student loan #1 $ _____

student loan #2 $ _____

credit card #1 $ _____

credit card #2 $ _____

_____ $ _____

_____ $ _____

TOTAL DEBT $ _____

LIFE

groceries $ _____

dining out $ _____

clothing $ _____

_____ $ _____

_____ $ _____

_____ $ _____

_____ $ _____

_____ $ _____

_____ $ _____

_____ $ _____

TOTAL LIFE $ _____

Total Monthly Expenses $ _____

net income $ _____ − total expenses $ _____ = $ _____ difference