

Worksheet 3

Monthly Income and Expenses

Fill in your income first, then your expenses below. Use take-home (net) figures. Income minus expenses equals your monthly bottom line.

MONEY IN

Income Source	Monthly Amount
Main job (take-home pay)	
Second job / side work	
Other income	
TOTAL INCOME	

MONEY OUT

Expense	Fixed / Variable	Monthly Amount
Rent / housing	Fixed	
Utilities	Variable	
Car / transport	Fixed	
Insurance	Fixed	
Phone	Fixed	
Groceries	Variable	
Eating out / fun	Variable	
Other		
TOTAL EXPENSES		

Income minus expenses = my bottom line: \$ _____