

Give every dollar a job.

Use this worksheet at the start of each month. Start with income, then assign every dollar a purpose.

MONTH: _____

TAKE-HOME INCOME: \$ _____

FIXED BILLS

Housing (rent/mortgage)	\$ _____
Utilities (gas, electric, water)	\$ _____
Internet / phone	\$ _____
Insurance (auto, home, life)	\$ _____
Car payment	\$ _____
Subscriptions	\$ _____
Childcare / tuition	\$ _____
Other fixed bills	\$ _____
Fixed Bills Total	\$ _____

VARIABLE SPENDING

Groceries	\$ _____
Gas / transportation	\$ _____
Dining out	\$ _____
Entertainment	\$ _____
Personal care	\$ _____
Household / misc	\$ _____
Other variable spending	\$ _____
Variable Spending Total	\$ _____

SAVINGS & DEBT PAYMENTS

Emergency fund	\$ _____
Sinking funds (Christmas, car, etc.)	\$ _____
Retirement / investing	\$ _____
Extra debt payoff	\$ _____
Savings & Debt Total	\$ _____

INCOME MINUS EVERYTHING ABOVE SHOULD EQUAL ZERO

If you have money left over, assign it to debt payoff or savings. If you're short, find the gap before the month starts.

REMAINING \$ _____