

# 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	\$ _____
<b>Fixed Bills Total</b>	<b>\$ _____</b>

## VARIABLE SPENDING

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

## SAVINGS & DEBT PAYMENTS

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

### 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** \$ \_\_\_\_\_