Where Does My Money Go?

Guess first. Check reality. Make a choice.

Month / year: _____ Name (optional): _____

WHAT I REALLY MAKE

Review your paystub

Income and Paycheck Deductions	Amount $
Salary / Wages Before Your Deductions *This is your "Gross" Income*	
Minus: State and Federal Taxes, Social Security (FICA), Medicare *Your Total Taxes Withheld*	
Minus: Benefits Deducted from Pay *Health, Disability, Life Insurance*	
Minus: Other Deductions *Retirement Savings, Charitable Donations, Union Dues*	
TOTAL *Net Income*	
Plus: Other Income *Cash Tips*	
TOTAL INCOME PER PAY	
TOTAL MONTHLY INCOME *If you are paid every 2 weeks, multiply the above number by 26 and divide by 12.* *If you are paid twice a month, multiply the above number by 2.*	

This is what you have to work with each month.

For weekly pay, multiply by 52 and divide by 12; for monthly pay, use as-is. Use the same pay period for cash tips; exclude tips already on your paystub. Repeat for each earner and combine monthly totals.

WHAT I SPEND MY MONEY ON

This is a 3-step process.

Step 1 Go through each item quickly and put the monthly amount in "What I Think I Spend."

Step 2 Gather your last 3-6 months of bank and credit card statements (paper or online). Write the monthly amounts under "What I Actually Spend." Add each category's spending for the period and divide by the number of months reviewed.

Step 3 Compare the first two columns. Does your spending align with what's important to you? Under "What I Want to Spend," write how much you would like to spend in each area. It doesn't need to add up - this is for Future You.

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FIXED EXPENSES

What you HAVE to pay

Monthly Category	What I Think I Spend	What I Actually Spend	What I Want to Spend
Rent			
Mortgage			
Homeowner’s or Renter’s Insurance			
Property Taxes			
Utilities - Gas			
Utilities - Electric			
Utilities - Water			
Utilities - Sewer			
Utilities - Trash			
Internet / Cable			
Phone			
Car Payment / Lease			
Car Insurance			
Gas / Transportation (bus, tolls, parking)			
Health Insurance (without employer coverage)			
Medical / Dental Expenses (co-pays, etc.)			
Prescription Drugs			
Child Care / Dependent Care			
Minimum Credit Card Payments*			
Minimum Loan Payments (student loans, etc.)			
Groceries			
Homeowner’s Association Fees / Assessments			
Tuition or Tutors			
Other: _____			
Other: _____			
Other: _____			
(A) TOTAL FIXED EXPENSES			

*If you pay your card in full and use it for other listed expenses, do not include the payment here; we don’t want to double count. For carried balances, separate older-debt payments from purchases already recorded in categories.

Record each expense once. If insurance or property taxes are already included in your mortgage payment, do not add them again.

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DISCRETIONARY / VARIABLE EXPENSES

Things you can control

Monthly Category	What I Think I Spend	What I Actually Spend	What I Want to Spend
Streaming Subscriptions (ALL of them)			
Software / Gaming Apps			
Dining Out / Food Delivery			
Transportation			
Travel			
Clothing			
Children’s Expenses (support, sports fees, school trips)			
Hobbies			
Gifts (birthday, holiday, wedding, random co-workers)			
Pets - Food, Vet, Pet Insurance, Grooming			
Personal Care			
Gym Memberships / Trainer			
Home Improvements			
Car Maintenance (oil changes, car wash)			
Entertainment			
Online Shopping			
Other: _____			
Other: _____			
Other: _____			
(B) TOTAL DISCRETIONARY EXPENSES			

Use only amounts not already counted elsewhere. For example, list an online clothing purchase under Clothing or Online Shopping, not both; keep transportation separate from the costs on page 2.

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UNUSUAL OR NON-RECURRING EXPENSES

The one-offs

Monthly Category	What I Think I Spend	What I Actually Spend	What I Want to Spend
Unplanned Car or Home Expense			
Unplanned Travel (wedding, funeral)			
Medical Expense (person or pet)			
Child Expense (school trip, etc.)			
Other: _____			
Other: _____			
Other: _____			
(C) TOTAL NON-RECURRING EXPENSES			

Use the same monthly basis as the other pages. Divide one-off costs in the review period by the number of months reviewed. Include these costs here or in another category, not both.

WHAT IT COSTS TO BE ME EACH MONTH

Add A + B + C within each column.

Monthly Category	What I Think I Spend	What I Actually Spend	What I Want to Spend
A + B + C = TOTAL MONTHLY EXPENSES $			

Use the total in “What I Actually Spend” when comparing your current expenses with your monthly net income. Your “What I Want to Spend” column is a starting point for thinking about Future You.

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TAKE A CLOSER LOOK

What surprised you the most?

Were your estimates close?

Does your net income cover your expenses?

What, if anything, do you want to change?

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