



## Tracking Monthly Expenses

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Month: \_\_\_\_\_

**Income sources:**

Wages/salary \_\_\_\_\_

Interest \_\_\_\_\_

Other \_\_\_\_\_

Total Income: \_\_\_\_\_

**Fixed Expenses:**

Mortgage/rent \_\_\_\_\_

Car payment \_\_\_\_\_

Insurance \_\_\_\_\_

Debts( loans, CC, etc.) \_\_\_\_\_

Total fixed: \_\_\_\_\_

**Fixed but variable Expenses:**

Utilities \_\_\_\_\_

Phone \_\_\_\_\_

TV & Internet \_\_\_\_\_

Gas & Fuel \_\_\_\_\_

Clothing \_\_\_\_\_

Groceries \_\_\_\_\_

Total fixed but variable: \_\_\_\_\_

**Flexible/discretionary Expenses:**

Entertainment & restaurants \_\_\_\_\_

Travel \_\_\_\_\_

Gifts \_\_\_\_\_

Other \_\_\_\_\_

Total flexible: \_\_\_\_\_

Total Monthly Income \_\_\_\_\_

(minus) Total Monthly Expenses \_\_\_\_\_

**What's left??** \_\_\_\_\_