



Gain Control of Your Money Worksheet

Enter your monthly ins and outs. Then calculate to see if you are in balance. Adjust your spending as needed to stay in balance. Do this each month and monitor your progress.

Month: _____

Money in	Amount
Take-Home Pay	
Dividends, Interest, Capital Gains	
Alimony/Child Support Received	
Other Income	
Total money in	

Money out	Amount
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Share	
Church	
Other	

Save	
Emergency Savings	
Retirement Savings	
Other Savings	

Spend	
Mortgage/Rent	
Property Taxes	
Alimony/Child Support	
Home Upkeep/Maintenace	
Gas/Oil	
Electric	
Water/Sewer	
Garbage	
Groceries	
Cable/Internet	
Phone/Cell Phone	
Clothing	
Education	
Gas/Commuting	

Gain Control of Your Money

Worksheet (continued)

Month: _____

Money out	Amount
Spend	
Entertainment	
Extracurricular Activities	
Education	
Miscellaneous	
Auto Loans	
Other Loans	
Credit Cards	
1.	
2.	
3.	
Auto Insurance	
Health Insurance	
Additional Liability Insurance	
Life Insurance	
Disability Income Insurance	
Long-Term Care Insurance	
Total money out	

Find out if you're in balance:

Total in _____

Total out – _____

Net = _____



Balanced Spending

Total in – Total out = zero or a positive number.