

Income vs. Spending Chart



Time Period: _____ to _____

INCOME	ESTIMATE	ACTUAL
Salary / Wages (self)	\$	\$
Salary / Wages (spouse / partner)	\$	\$
Other (gifts, interest income, child support, etc.)	\$	\$
	\$	\$
	\$	\$
	\$	\$
Total Income	\$	\$

EXPENSES	ESTIMATE	ACTUAL
Mortgage / Rent (Mortgage includes loan, taxes and insurance)	\$	\$
UTILITIES:		
Electricity / Gas	\$	\$
Phone (include cell phone purchase(s) and service)	\$	\$
Cable / Internet	\$	\$
Water / Sewer / Garbage	\$	\$
Streaming Services (Nefflix, Disney+, Hulu, etc.)	\$	\$
Car payments	\$	\$
Automobile and other insurance	\$	\$
Credit card and other personal debt	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
Groceries	\$	\$
Eating out (includes buying lunches)	\$	\$
Snacks and other impulse buys	\$	\$
Recreation/Entertainment	\$	\$
Clothing and Gifts	\$	\$
Savings	\$	\$
	\$	\$
Total Expenses	\$	\$