

Track your spending

Find out if your spending habits are in line with your priorities.

Month: _____

Income sources

Wages
Retirement income (Pension , Pension Plan , Annuities, SWP)
Investment income (capital gains, dividends, etc.)
Rental property income
Other (annuities, settlements, etc.)

Income total

Fixed expenses

Rent / Home Loan
Insurance
Debts (loans, credit card, etc.)
Other

Fixed expenses total

Flexible expenses

Groceries
Phone
Cable & internet
Utilities (electric, gas & water)
Clothing
Other

Flexible expenses total

Discretionary expenses

Entertainment & restaurants
Travel
Gifts
Charitable giving
Other

Total monthly income

Total monthly expenses

What's left? (Subtract total monthly expenses from total monthly income)