

Use this sheet to list income (money coming in) and expenses (money going out). It should help you see where your money should go, and what you can spend.

Month: _____

Income

Date	Description	Budget	Actual
Total			

Other Expenses

Date	Description	Budget	Actual
	Giving		
	Savings		
	Investments		
	Grocery		
	Fuel/Transportation		
Total			

Total Income _____
- Total Expenses _____
(-/+) Balance _____

Monthly Expenses

Date	Description	Budget	Actual
Total			

At the end of the month, total up your actual money in and out. Negative balance? You've exceeded your income (spent more than you made) and need to make some changes next month. Positive balance? Save it in your First Security Savings account!



- YOUR MONTHLY GOAL**
- Total Income
 - Total Expenses
 - = Money Left Over

Reach out to your local First Security team for help staying motivated, creating a plan or to learn more.

