

BUDGET ANALYSIS

Where does the money go? Do you know? Keep track for a month to really see where the money does go – it just might surprise you! On day one, write down what you think you spend for each category, and then keep a daily log of what you actually spend. At the end of the month tally up what you actually spent. Are there any surprises? Remember to include any cash you get from the ATM or from your financial institution.

Monthly Expense	Budgeted	Actual	Monthly Expense	Budgeted	Actual
Rent/Mortgage			Personal Loan		
Property Taxes			Student Loan		
Home Owners Insurance			Credit Card		
Heat			Credit Card		
Electricity			Credit Card		
Water/Sewer/Garbage			Credit Card		
Telephone			Groceries		
Cable			Entertainment		
Internet			Barber/Beauty		
Auto Loan			Clothing		
Auto Loan			Child Care		
Auto Insurance			Support Payments		
Fuel			Charitable Contributions		
Auto Maintenance			Savings		
Public Transportation			Other		
Personal Loan			Other		
			Other		

Add up your income for the month, add up your actual expenses for the month and subtract the expenses from your income. Do you have a positive cash flow?