MANAGING



Goals

3 – 6 Months	
6 – 12 Months	
2-5 Years	
5 – 10 Years	
10+ Years	

	_		
Date	Expense	Cash/Debit/Check	Charge

Date	Expense	Cash/Debit/Check	Charge

Date	Expense	Cash/Debit/Check	Charge

Date	Expense	Cash/Debit/Check	Charge

Date	Expense	Cash/Debit/Check	Charge

Date	Expense	Cash/Debit/Check	Charge

Date	Expense	Cash/Debit/Check	Charge

<u>Living Expenses</u>		
Mortgage/Rent		Household Products
Home Maintenance		Life Insurance
Heating Oil		Garbage Pickup
Propane		Physical Therapy
Home Owner's Insurance		
Renter's Insurance		
Medical Insurance		
Dental Insurance		
Vision Insurance		
Utilities (Water, Sewer, Electricity)		
Personal Care		
Groceries		
Vehicle Expenses		
Vehicle Payment		
Fuel		
Insurance		
Registration		
Inspection		
Maintenance/Service		
Discretionary Expenses		
Telephone/Cell Phone		Gifts
Internet		Pet Food/Treats
Dining Out		Other
Cable		Credit Card

Gym/Health Club Membership		
Entertainment		
Travel		
Clothing		
Charity		
Retirement/Savings Accounts		
Regular Savings		Mutual Funds
Emergency Savings		Stocks/Bonds
Money Market		
Vacation Club		
Christmas Club		
Tax Account		
Certificate of Deposit (CD)		
Education		
Independent 529		
Traditional IRA		
Roth IRA		
Health Savings Account (HSA)		

ANNUAL/NON-REGULAR EXPENSES

January	February	March	April
Mov	Luna	liste	Arrange
May	June	July	August
September	October	November	December

Monthly Income									H		
,											
	<u>Date</u>	<u>Amnt</u>	-	<u>Date</u>	<u>Amnt</u>		<u>Date</u>	<u>Amnt</u>		<u>Date</u>	Amnt
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Total Expenses:											
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Total Debt:											

Month:						
Income	Amanunt			Diametica and Francisco	A	
Income	Amount			Discretionary Expenses	Amount	
Total		I				
<u>Living Expenses</u>	Amount	ı				
				Total		
				Retirement/Savings Accounts	Amount	
				Netherity Savings Accounts	Amount	
Total		I				
<u>Vehicle Expenses</u>	Amount	ı				
				Total		
Total						
Total						
Cab adulad Director	D. L.					
Scheduled Payments	Balance	Paym	<u>ient</u>			
				Total Income		
				Total Outgoing		
				Difference		
Total						

Month of :						
Beginning of the Month		>	E	nd of the Month	V	
Starting Cash:					I	
Total Left:	\$0.00			\$0.00		
Total Savings:	\$0.00					
Total Submigs.	70.00					
Month of :						
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Beginning of the Month Starting Cash:		✓	E	nd of the Month	₹ 1	
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Starting Cash:			E			
			E			

My Balance Sheet				
Wealth-building Assets	Amount			
Cash				
Savings				
Stocks/Bonds				
401(k)/ IRA				
Market Value of Home				
Other Assets				
Market Value of Car				
Total Assets				
Liabilities	Amount			
Home Mortgage				
Home Equity Loan				
Car loan balance				
Credit card balances				
Student loan				
Miscellaneous liabilities				
Total Liabilities				
Net Worth				

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Aubrey Knorr