



## MONTHLY EXPENSES

### Fixed Expenses (do your research for these costs!)

Housing	_____
Utilities (gas)	_____
Utilities (light)	_____
Phone	_____
TV/Internet	_____
Car Payments	_____
Other Loan Payments	_____
Car Insurance	_____
Health/Life Insurance	_____
Other	_____
Total Fixed Expenses	\$ _____

### Variable Expenses

Groceries	_____
Cleaning Supplies	_____
Public Transit	_____
Auto Gas/Maintenance	_____
Medicine/Health	_____
Toiletries	_____
Clothing	_____
Fitness	_____
Personal Grooming	_____
Entertainment / Meals out	_____
Travel ( <u>you</u> need to save for this)	_____
Gifts	_____
Other	_____
Total Variable Expenses	\$ _____
Total Monthly Expenses	\$ _____

Total Expenses \$ \_\_\_\_\_

Total Income (from previous page) \$ \_\_\_\_\_

Which total is greater: Expenses or Income? \_\_\_\_\_

## **Your Financial Goals for the future:**

*Setting your financial goals puts you in charge of your money and your life. Your goals can be short or long term, small or large, but they all need to be achievable. The first step to getting sorted is to work out where you want to be financially and what your priorities are. Be specific and realistic. Keep each goal simple and give it a timeframe and a dollar amount. Set some smaller goals to help you get there – like saving for a deposit or paying off your credit cards. Set some big goals - like buying a home or saving for your retirement*

### **GOALS**

Goal #1 \_\_\_\_\_

\$ Needed \_\_\_\_\_ Target Date \_\_\_\_\_

\$ Available \_\_\_\_\_

Difference \_\_\_\_\_

Strategy:

Goal #2 \_\_\_\_\_

\$ Needed \_\_\_\_\_ Target Date \_\_\_\_\_

\$ Available \_\_\_\_\_

Difference \_\_\_\_\_

Strategy:

Goal #3 \_\_\_\_\_

\$ Needed \_\_\_\_\_ Target Date \_\_\_\_\_

\$ Available \_\_\_\_\_

Difference \_\_\_\_\_

Strategy: