

MONEY IN (TAKE-HOME, PER MONTH)

Salary or business income
after tax

Other regular income

Irregular income (monthly
average)

Total **\$0.00**

COMMITTED COSTS

Hard to change quickly.

Rent or mortgage

Loan and card minimum
payments

Insurance

Utilities and phone

Transport you are tied into

Subscriptions and
contracts

Childcare or school

Total **\$0.00**

EVERYDAY SPENDING

Flexible.

Groceries

Eating out

Results

MONTHLY MARGIN

—

What is left to save, invest or
repay debt.

MARGIN AS A SHARE OF INCOME

—

COMMITTED SHARE OF INCOME

—

The part spoken for before the
month begins.

Transport (fuel, fares)	0
Leisure	0
Clothes and personal	0
Gifts and giving	0
Everything else	0
Total	\$0.00

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