



MONTHLY INCOME & EXPENSE TRACKER

Instructions: Input your dollar amount in the cells highlighted in blue and the spreadsheet will automatically calculate items noted in red.

Section 1 - Monthly Expense	Estimated Monthly Amount
Cable (DirectTV, Netflix, Hulu, etc.)	
Car Insurance	
Car Payment(s)	
Cleaning Services/Housekeeping	
Clothing	
Credit Card(s)	
Dining Out & Entertainment (Movies, etc.)	
Electrical	
Gardening Services	
Gas Company	
Groceries & Necessities	
Gym/Personal Fitness	
Internet/WiFi	
Life Insurance (if paid monthly vs. yearly)	
Music Services (Apple, Spotify, Pandora, etc.)	
Phone - Cell Phone	
Phone - House Phone	
Rent/Home Insurance (if paid monthly vs. yearly)	
Rent/Mortgage	
School Expenses (Daycare, Books, etc.)	
Water/Trash	
Misc. Expense Add Here:	
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Estimated Monthly Bills - Add Total Here:

Section 2 - Annual & Quarterly Bills	Estimated Yearly Amount
Amazon Prime Membership	
Apple	
Car Maintenance (Oil Change, Tire Rotations, Misc.)	
DMV Renewals	
Donations	
Life Insurance (if paid yearly vs. monthly)	
Medical Expenses	
Microsoft Office	
Property Taxes	
Rent/Home Insurance (if paid yearly vs. monthly)	
Roadside Assistance Membership (AAA, etc.)	
Subscriptions (Digital Subscriptions, Magazines, etc.)	
Toll Roads	
Wholesale Warehouse Membership (Costco, etc.)	
Misc. Expense Add Here:	
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Estimated Yearly Bills - Add Total Here:

Divide Yearly Bill by 12 Months - Total to Save Per Month

Section 3 - Monthly Income (List Here)	Dollar Amount NET*
Insert NET Income ONLY. Net income is the total dollar amount after all deductions, i.e. state/federal taxes, 401K, social security, healthcare, etc.	
Paycheck 1 (i.e. If paid bi-weekly, i.e. 1st of month)	
Paycheck 2 (i.e. If paid bi-weekly, i.e. 15th of month)	
Misc. Income Add Here:	
Misc. Income Add Here:	
Misc. Income Add Here:	

Total Monthly NET* Income - Add Total Here:

Section 4 - Total Expenses	Monthly Expenses
Monthly Expenses - Insert Total from Section 1 Here:	
Yearly/Quarterly Expenses Total to Save Per Month - Insert Total from Section 2 Here:	

Total Monthly Expenses - Add Total Here:

Section 5 - Remaining Income
Monthly Net Income - Insert Total From Section 3 Here:
Total Expenses - Insert Total From Section 4 Here:

Remaining Total - Subtract Total NET Income From Total

Monthly Expenses - Insert Total Here: