

Category	Amount (\$)	Notes and Insights
INCOME		
Salary/Wages	3,500.00	
Freelance/Side Hustles	600.00	
Rental Income	1,000.00	
Investments/Dividends	200.00	
Other Income Sources	150.00	
Total Income	5,450.00	
FIXED EXPENSES		
A. HOUSING		
Rent/Mortgage	1,000.00	
Property Taxes	50.00	
Homeowners/Renters Insurance	50.00	
Total Housing	1,100.00	
B. UTILITIES		
Electricity	100.00	
Water/Sewer	40.00	
Gas	50.00	
Internet	70.00	
Phone	40.00	
Total Utilities	300.00	
C. TRANSPORTATION		
Car Loan Payment	200.00	
Gas/Petrol	150.00	
Maintenance/Repairs	50.00	
Public Transportation	100.00	
Insurance	100.00	
Total Transportation	600.00	
D. INSURANCE		
Health Insurance	250.00	
Life Insurance	100.00	
Other Insurance (e.g., disability)	50.00	
Total Insurance	400.00	
VARIABLE EXPENSES		
E. FOOD AND GROCERIES		
Groceries	500.00	
Dining Out	150.00	
Total Food and Groceries	650.00	
F. ENTERTAINMENT		
Subscriptions (e.g., Netflix, Spotify)	30.00	
Movies/Events	40.00	
Total Entertainment	70.00	

G. CLOTHING	100.00	
H. PERSONAL CARE		
Hair/Beauty	20.00	
Toiletries	30.00	
Total Personal Care	50.00	
I. HEALTH & FITNESS		
Gym Membership	45.00	
Medical Expenses	60.00	
Supplements	35.00	
Total Health & Fitness	140.00	
J. CHILDCARE/EDUCATION		
School Fees	300.00	
Childcare	200.00	
Books/Supplies	50.00	
Total Childcare/Education	550.00	
K. SAVINGS & INVESTMENTS		
Emergency Fund	100.00	
Retirement Contributions	100.00	
Investment Contributions	50.00	
Short-Term Savings	100.00	
Total Savings & Investments	350.00	
L. DEBT PAYMENTS		
Credit Card Payments	100.00	
Student Loans	150.00	
Personal Loans	50.00	
Total Debt Payments	300.00	
M. GENEROSITY		
Tithes	350.00	
Donations	100.00	
Total Generosity	450.00	
N. MISCELLANEOUS		
Pet Expenses	60.00	
Miscellaneous Purchases	90.00	
Total Miscellaneous	150.00	
SUMMARY		
Total Income	5,450.00	
Total Expenses	5,210.00	
Savings Rate (%)	6%	
Net Balance (Income - Expenses)	240.00	