

Balance your spending

Monthly money management made easy

The goal of this ongoing balanced spending exercise is to understand your cashflow and intentionally find money to save. Here's how to use this worksheet:

1. List your planned income and expenses for the month.
2. Track what you actually spend, and note the difference for future adjustments.
3. Record your totals on page 3 and repeat next month!

Occasional overspending is normal. Just be more diligent in the coming months. However, if you find yourself routinely overspending, analyze and adjust accordingly.

Month _____				
	Planned	Actual	Difference	Notes
INCOME				
Take-home pay (Person A)				
Take-home pay (Person B)				
Other:				
Other:				
<i>TOTAL</i>				
SAVINGS				
Emergency fund				
Savings accounts				
Retirement accounts				
Education/investment accounts				
Other:				
Other:				
<i>SUBTOTAL</i>				
DEBT				
Credit card payment				
Credit card payment				
School loans				
Other:				
Other:				
<i>SUBTOTAL</i>				

Additional copies of this form can be downloaded at thrivent.com/moneymatters.

	Planned	Actual	Difference	Notes
EXPENSES				
Charitable giving				
Housing/Utilities				
Mortgage/rent				
Homeowner's/renter's insurance				
Gas				
Electricity				
Water				
Trash collection				
Land line/cell phone				
Cable, satellite TV, Internet				
Repairs and maintenance				
Other:				
Transportation				
Car loan/lease				
Gas				
Insurance				
Repairs				
Parking and public transportation				
Other:				
Childcare and education				
Daycare/tuition				
Other child care				
School fees and supplies				
Child support payments				
Other:				
Daily living				
Groceries				
Clothing				
Personal (toiletries, etc.)				
Household (cleaning supplies, etc.)				
Pet (food, boarding, vet, etc.)				
Other:				
Other:				

	Planned	Actual	Difference	Notes
Health				
Premiums: Life insurance				
Premiums: disability income insurance				
Premiums: medical, dental, vision insurance				
Copayments/out-of-pocket expenses				
Prescriptions				
Health club				
Other:				
Entertainment				
Dining out				
Recreation (team sports, toys, etc.)				
Books/subscriptions				
Other:				
Miscellaneous				
Gifts				
Vacation/travel				
Other:				
Other:				
Other:				
SUBTOTAL				
TOTAL debt and expenses				
TOTAL income less savings, debt and expenses				



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