



Money knowledge for college—and beyond.

# Put Extra Cash In Your Pocket Every Month By Doing The Math

With just a little bit of addition and subtraction, you can get a handle on your finances:

1. Write your numbers in the “Monthly Total” column.
2. Add up your “total monthly income,” “total savings and goals,” and “total monthly expenses.”
3. Subtract your savings and goals and your expenses from your income.

Need to adjust your expenses? Check out the budgeting tips and tools at [saltmoney.org](http://saltmoney.org) to boost your financial savvy.

Join the conversation on Facebook and Twitter to find helpful budgeting tips.

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1 Income		Monthly Total
Salary (after taxes/benefits)		\$
Other income (after taxes)		\$
<b>TOTAL MONTHLY INCOME</b>		<b>\$</b>

2 Savings And Goals		Monthly Total
Emergency fund		\$
Goals		\$
<b>TOTAL SAVINGS AND GOALS</b>		<b>\$</b>

3		Expenses	Monthly Total
<b>Home</b>	Rent/mortgage		\$
	Utilities (electricity, gas, etc.)		\$
	Internet/cable/home phone		\$
	Home repairs and maintenance		\$
	Groceries		\$
	Laundry/dry cleaning		\$
<b>Bills</b>	Student loans		\$
	Credit cards		\$
	Car payment		\$
	Insurance (car, homeowners, etc.)		\$
	Cellphone		\$
<b>Transportation</b>	Public transportation/taxis		\$
	Gas		\$
	Parking/tolls		\$
	Car repairs and maintenance		\$
<b>Health</b>	Prescriptions		\$
	Doctor appointments		\$
	Gym membership		\$
<b>Personal</b>	Entertainment		\$
	Gifts/special occasions		\$
	Travel		\$
	Dining out		\$
	Clothing		\$
<b>Misc.</b>		\$	
<b>TOTAL MONTHLY EXPENSES</b>			<b>\$</b>

4	TOTAL MONTHLY INCOME	TOTAL SAVINGS AND GOALS	TOTAL MONTHLY EXPENSES	YOUR BOTTOM LINE
	\$	\$	\$	\$