



My Monthly Expenses

Expenses	Due Date	Amount Due	✓

Total

My Monthly Income



Income Source

Income Amount

Total

Why Management is Key



1. My Monthly Income

Total=

2. My Monthly Expenses

Total=

Note:

If your income is higher than your expenses, you should develop a saving, investing, and paying down debt plan as needed.

Note:

If your expense total is higher than your total income you should decrease expenditures or increase income or do both.



Your Numbers Breakdown

What is your total Monthly Expense # ?

1. Total=

$\left(\begin{array}{c} \text{Your Monthly} \\ \text{Total \#} \end{array} \right) \times 12 = \left(\begin{array}{c} \text{Your Yearly} \\ \text{Income need} \end{array} \right)$

2. $\times 12 =$

$\left(\begin{array}{c} \text{Your Monthly} \\ \text{Total \#} \end{array} \right) \div 2 = \left(\begin{array}{c} \text{Your Bi- Weekly} \\ \text{Income need} \end{array} \right)$

3. $\div 2 =$

$\left(\begin{array}{c} \text{Your Monthly} \\ \text{Total \#} \end{array} \right) \div 4 = \left(\begin{array}{c} \text{Your Weekly} \\ \text{Income need} \end{array} \right)$

4. $\div 4 =$

$\left(\begin{array}{c} \text{Your Monthly} \\ \text{Total \#} \end{array} \right) \div 40 = \left(\begin{array}{c} \text{Your Hourly} \\ \text{Income need} \end{array} \right)$

5. $\div 40 =$

MY BILL

Calendar



MONTH

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY