

Be the CEO of Your Money

Understanding Your Spending: Activity Sheet

FOR MONTH OF: _____

Finding extra money to save becomes easier when you know exactly what you're spending each month. As a rule of thumb, Fidelity believes your essential expenses (things you need to have) should not exceed 50% of your take-home pay. See how you're doing by filling out your average monthly expenses and income below.

ANNUAL HOUSEHOLD INCOME \$ _____

MONTHLY HOUSEHOLD TAKE-HOME PAY \$ _____

MONTHLY ESSENTIAL EXPENSES (THINGS YOU NEED TO HAVE)

i Tip: You may want to review bank and credit card statements.

Housing	
Mortgage	\$
Rent/Condo Fees	\$
Property Tax	\$
Homeowners Insurance	\$
Electricity	\$
Water/Sewer	\$
Oil/Gas	\$
Internet/Telephone	\$
Cell Phone	\$
Other	\$
HOUSING SUBTOTAL	\$
Groceries	
Food	\$
Other	\$
FOOD SUBTOTAL	\$
Healthcare	
Insurance Paid Out-Of-Pocket	\$

Prescriptions	\$
Co-payments, Deductibles, Etc.	\$
Other	\$
HEALTHCARE SUBTOTAL	\$

i TIP: If you only have annual costs for healthcare, that's OK. Simply add them up and divide by 12 to get your monthly figure.

Transportation	
Auto Loan or Lease Payment	\$
Auto Insurance	\$
Excise Tax/Registration	\$
Routine Maintenance	\$
Gasoline	\$
Other Commuting Expenses	\$
Other	\$
TRANSPORTATION SUBTOTAL	\$

Debt & Monthly Obligations	
Credit Card Debt (recurring payment plan)	\$
Student Loans	\$
Loans, Taxes, Borrowing	\$

Alimony & Other Obligations	\$
Other	\$
DEBT & MONTHLY OBLIGATIONS SUBTOTAL	\$
Child & Dependent Care	
Support for Children (including daycare)	\$
Support for Parent(s)	\$
Other Obligations	\$
CHILD & DEPENDENT CARE SUBTOTAL	\$
TOTAL MONTHLY ESSENTIAL EXPENSES	\$
<p>i TIP: Fidelity believes your essential expenses should not exceed 50% of your take-home pay.</p>	

MONTHLY DISCRETIONARY EXPENSES (THINGS YOU WOULD LIKE TO HAVE)

Personal Care	
Health and Beauty Aides	\$
Clothing	\$
Dry Cleaning	\$
Other	\$
PERSONAL CARE SUBTOTAL	\$

Gifts	
Gifts (non-tax-deductible such as birthdays, holidays etc.)	\$
Charitable Donations (tax-deductible)	\$
Other	\$
GIFTS SUBTOTAL	\$
Recreational	
Travel and Vacations	\$
Club Memberships	\$
Hobbies	\$
Other	\$
RECREATIONAL SUBTOTAL	\$
Entertainment	
Movies/Theater/Sports Events	\$
Dining Out	\$
Other	\$
ENTERTAINMENT SUBTOTAL	\$
TOTAL MONTHLY DISCRETIONARY EXPENSES	\$
<p>i Tip: Since discretionary expenses are nice-to-haves, tough choices here could benefit your bottom line.</p>	

\$ _____	+	\$ _____	=	\$ _____
TOTAL MONTHLY ESSENTIAL EXPENSES		TOTAL MONTHLY DISCRETIONARY EXPENSES		TOTAL MONTHLY EXPENSES