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)

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	$ 0.00

Groceries

Food	$
Other	$
FOOD SUBTOTAL	$ 0.00

Healthcare

Insurance Paid Out-Of-Pocket	$
Prescriptions	$
Co-payments, Deductibles, Etc.	$
Other	$
HEALTHCARE SUBTOTAL	$ 0.00

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	$ 0.00

Debt & Monthly Obligations

Credit Card Debt (recurring payment plan)	$
Student Loans	$
Loans, Taxes, Borrowing	$

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Alimony & Other Obligations	$
Other	$
DEBT & MONTHLY OBLIGATIONS SUBTOTAL	$ 0.00

Child & Dependent Care

Support for Children (including daycare)	$
Support for Parent(s)	$
Other Obligations	$
CHILD & DEPENDENT CARE SUBTOTAL	$ 0.00

TOTAL MONTHLY ESSENTIAL EXPENSES	$ 0.00

TIP: Fidelity believes your essential expenses should not exceed 50% of your take-home pay.

MONTHLY DISCRETIONARY EXPENSES (THINGS YOU WOULD LIKE TO HAVE)

Personal Care

Health and Beauty Aides	$
Clothing	$
Dry Cleaning	$
Other	$
PERSONAL CARE SUBTOTAL	$ 0.00

Gifts

Gifts (non-tax-deductible such as birthdays, holidays etc.)	$
Charitable Donations (tax-deductible)	$
Other	$
GIFTS SUBTOTAL	$ 0.00

Recreational

Travel and Vacations	$
Club Memberships	$
Hobbies	$
Other	$
RECREATIONAL SUBTOTAL	$ 0.00

Entertainment

Movies/Theater/Sports Events	$
Dining Out	$
Other	$
ENTERTAINMENT SUBTOTAL	$ 0.00

TOTAL MONTHLY DISCRETIONARY EXPENSES	$ 0.00

Tip: Since discretionary expenses are nice-to-haves, tough choices here could benefit your bottom line.

$ 0.00	+	$ 0.00	=	$ 0.00
TOTAL MONTHLY ESSENTIAL EXPENSES		**TOTAL MONTHLY DISCRETIONARY EXPENSES**		**TOTAL MONTHLY EXPENSES**

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