		THIS	THIS
	EXAMPLE	MONTH	YEAR
NICOVE			
INCOME	<b>f</b> 1,000,00		
Job #1 -	\$ 1,000.00		
Job #2 -	100.00 75.00		
Job #2 - Other -			
Other -	30.00		
Other -			
	- 4.207.00		
TOTAL INCOME	\$ 1,205.00		
<u>EXPENSES</u>			
Savings	\$ 25.00		
Rent or Housing	400.00		
School - Tuition & Fees	150.00		
School Supplies	50.00		
Phone Bill	100.00		
Insurance - Car	100.00		
Insurance - Home	25.00		
Insurance - Health	-		
Food - Grocery	200.00		
Food - Restaurants	50.00		
Coffee	25.00		
Subscription #1	19.99		
Subscription #2	9.99		
Subscription #3	9.99		
Clothing & Shoes	-		
Entertainment (music, movies)	25.00		
Gym, Yoga, Fitness	-		
Other -	-		
Other -	-		
Other -	-		
TOTAL EXPENSES	\$ 1,189.97		
NET CASH FLOW or			
	\$ 15.03		
ADDITIONAL SAVINGS			
TOTAL CHANGE IN NET WORTH or	40.03		
TOTAL CONTRIBUTION TO SAVINGS	\$ 40.03		
(Add "Savings" to "Net Cash Flow")			

	2 YEARS	5 YEARS	10 YEARS
	FROM NOW	FROM NOW	FROM NOW
INCOME			
Job #1 -			
Job #2 -			
Job #2 -			
Other -			
Other -			
Other -			
TOTAL INCOME			
EXPENSES			
Savings			
Rent or Housing			
School - Tuition & Fees			
School Supplies		• • • • • • • • • • • • • • • • • • • •	
Phone Bill			
Insurance - Car			
Insurance - Home			
Insurance - Health			
Food - Grocery			
Food - Restaurants			
Coffee			
Subscription #1			
Subscription #2			
Subscription #3			
Clothing & Shoes		***************************************	
Entertainment (music, movies)			
Gym, Yoga, Fitness			
Other -			
Other -			
Other -			
TOTAL EXPENSES			
NET CASH FLOW or			
ADDITIONAL SAVINGS			
ADDITIONAL SAVINGS			
TOTAL CHANGE IN NET WORTH or			
TOTAL CONTRIBUTION TO SAVINGS			
(Add "Savings" to "Net Cash Flow")			