

Our spreadsheet also enables you to input your actual income and expenses each month and view a variance report so you can track your progress.

	A	B	D	E	F	G	I	J	K	
1										
7										
8	January-12				February-12					
9										
10	DATE	DESCRIPTION/PAYEE	AMOUNT	CLASSIFICATION	DATE	DESCRIPTION/PAYEE	AMOUNT	CLASSIFICATION	DATE	DESCRIP
11	1/15/2012	Publix	\$127.92	Food						
12				Food						
13				Gas						
14				Cell phone						
15				Yard maintenance						
16				Pool maintenance						
17				IRS payments						
18				Life Insurance						
19				Yer payments						
20										

	<i>January-12</i>			<i>February-12</i>			<i>March-12</i>			<i>Apr</i>	
	<u>Budget</u>	<u>Actual</u>	<u>Variance</u>	<u>Budget</u>	<u>Actual</u>	<u>Variance</u>	<u>Budget</u>	<u>Actual</u>	<u>Variance</u>	<u>Budget</u>	<u>Actual</u>
7	Monthly Paycheck	3,000.00	-	(3,000.00)	3,000.00	-	(3,000.00)	3,000.00	-	(3,000.00)	3,000.00
8	Other Income	-	-	-	-	-	-	-	-	-	-
9	TOTAL CASH INFLOWS	3,000.00	-	(3,000.00)	3,000.00	-	(3,000.00)	3,000.00	-	(3,000.00)	3,000.00
11	Phone/Internet	50.00	-	(50.00)	50.00	-	(50.00)	50.00	-	(50.00)	50.00
12	Car payment	300.00	-	(300.00)	300.00	-	(300.00)	300.00	-	(300.00)	300.00
13	Student Loan Payment	90.00	-	(90.00)	90.00	-	(90.00)	90.00	-	(90.00)	90.00
14	Mortgage Payment	1,100.00	-	(1,100.00)	1,100.00	-	(1,100.00)	1,100.00	-	(1,100.00)	1,100.00
15	Other debt payment	10.00	-	(10.00)	10.00	-	(10.00)	10.00	-	(10.00)	10.00
16	Water/Gas	100.00	-	(100.00)	100.00	-	(100.00)	100.00	-	(100.00)	100.00
17	D. Insurance	207.00	-	(207.00)	207.00	-	(207.00)	207.00	-	(207.00)	207.00
18	Power	200.00	-	(200.00)	200.00	-	(200.00)	200.00	-	(200.00)	200.00
19	Cable	100.00	-	(100.00)	100.00	-	(100.00)	100.00	-	(100.00)	100.00
20	Food	500.00	(127.92)	(627.92)	500.00	-	(500.00)	500.00	-	(500.00)	500.00
21	Gas	400.00	-	(400.00)	400.00	-	(400.00)	400.00	-	(400.00)	400.00
22	Cell phone	100.00	-	(100.00)	100.00	-	(100.00)	100.00	-	(100.00)	100.00

Contact an RM&N staff member if you are interested in using this spreadsheet.