

FIND MORE MONEY

\$ALT™

PUT EXTRA CASH IN YOUR POCKET EVERY MONTH BY DOING THE MATH

With just a little bit of addition and subtraction, you can get a handle on your finances:

1. Write your numbers in the "Monthly Total" column.
2. Add up your "total monthly income," "total savings and goals," and "total monthly expenses."
3. Subtract your savings and goals and your expenses from your income.

Painless enough, right? When you're finished, sit back and watch your savings grow—but it only works if you don't overspend. Need to adjust your expenses? Check out the budgeting tips and tools at saltmoney.org.

VISIT SALTMONEY.ORG FOR MORE USEFUL TOOLS THAT BOOST YOUR FINANCIAL SAVVY

JOIN THE CONVERSATION ON **FACEBOOK** AND **TWITTER** TO FIND HELPFUL BUDGETING TIPS



[facebook.com/saltmoney](https://www.facebook.com/saltmoney)



@SALT_Money

INCOME	MONTHLY TOTAL
Salary (after taxes/benefits)	\$
Other income (after taxes)	\$
TOTAL MONTHLY INCOME	\$

SAVINGS AND GOALS	MONTHLY TOTAL
Emergency fund	\$
Goals	\$
TOTAL SAVINGS AND GOALS	\$

	EXPENSES	MONTHLY TOTAL
HOME	Rent/mortgage	\$
	Utilities (electricity, gas, etc.)	\$
	Internet/cable/home phone	\$
	Home repairs and maintenance	\$
	Groceries	\$
	Laundry/dry cleaning	\$
BILLS	Student loans	\$
	Credit cards	\$
	Car payment	\$
	Insurance (car, homeowner's, etc.)	\$
	Cell phone	\$
TRANSPORTATION	Public transportation/taxis	\$
	Gas	\$
	Parking/tolls	\$
	Car repairs and maintenance	\$
HEALTH	Prescriptions	\$
	Doctor appointments	\$
	Gym membership	\$
PERSONAL	Entertainment	\$
	Gifts/special occasions	\$
	Travel	\$
	Dining out	\$
	Clothing	\$
MISC.		\$
TOTAL MONTHLY EXPENSES		\$

TOTAL MONTHLY INCOME
\$

TOTAL SAVINGS AND GOALS
- \$

TOTAL MONTHLY EXPENSES
- \$

YOUR BOTTOM LINE
\$