

The "What's Enough?" Worksheet

Month of: _____

Input

I. Intentional Recurring Income

Enough Actual

Prior Month Excess		\$0
Rental Income		\$0
Salary before deductions - Self		\$0
Salary before deductions - Spouse		\$0
Self employment income		\$0
Other income		\$0
Total (I)	\$0	\$0

II. Intentional Recurring Expenses

Fixed Expenses:

Prior Month Shortfall		\$0
Credit Card Payments		\$0
Daycare		\$0
Groceries		\$0
Insurance - Auto		\$0
Insurance - Health		\$0
Insurance - Life		\$0
Medical Bills - Minimum Payment		\$0
Rental Expenses		\$0
Rent or Mortgage Payment		\$0
Self-employment expenses		\$0
Taxes and Insurance not in Mortgage pmt		\$0
Taxes paid quarterly		\$0
Taxes due with returns		\$0
Taxes withheld from paychecks		\$0
Transportation Expenses (Gas, etc.)		\$0
Utilities & Phone		\$0
Other Fixed Expenses		\$0
Total Monthly Fixed Expenses	\$0	\$0
Discretionary Expenses:		\$0
Charitable Giving		\$0
Clothing		\$0
Dining Out		\$0
Entertainment		\$0
Gifts		\$0
Personal Care & Recreation		\$0
TV and Internet Service		\$0
Travel and Vacations		\$0
Other Discretionary Expenses:		\$0
Total Monthly Discretionary Expenses	\$0	\$0
Total Monthly Expenses	\$0	\$0

III. Intentional Priority Savings

Asset Replacement		\$0
Charitable giving - special project		\$0
College Funding		\$0
Debt Payoff- above minimum		\$0
Education		\$0
Emergency Fund savings		\$0
Retirement Contribution From Paycheck		\$0
Retirement Savings Increase		\$0
Vacation Fund		\$0
Total (III)	\$0	\$0

IV. Total Expenditures & Savings (II. + III.)

\$0 \$0

V. Excess or <shortfall> (I. - IV.)

\$0 \$0

VI. Memo - Adjustments to Actual Input

A. One-time items removed from	Description	Amount

Example: One time gift or special purchase - don't include

worksheet

**B. Non-monthly items
adjusted to monthly**

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Example: Quarterly insurance bill - divide by 3 and enter

**C. Actual items not reflecting
realistic actual monthly average**

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Example: Blank categories that indicates expense is in a different mc
estimate monthly amount and enter - set aside in savings