UNIT ONE: CASH FLOW Budget and plan for your financial life.

This chart will help you learn where and how you're spending your money. Use this chart to track your spending for one month. Compare your budgeted numbers against reality. Use this information to gauge where you can cut expenses.

Income	Budget	Actual	Difference
My job (or business)	\$	\$	\$
Odd jobs	\$	\$	\$
Allowance	\$	\$	\$
Gifts	\$	\$	\$
Other	\$	\$	\$
Other	\$	\$	\$
TOTAL INCOME:	\$	\$	\$
Expenses			
FIXED			
Savings	\$		
	\$		
	\$		
	\$		
	\$		
FLEXIBLE			
	\$		
	\$		
	\$		
	\$		
	\$		
TOTAL EXPENSES:	\$		

