

Client Name(s)
Address
Email

Income (net)	Monthly
MP Salary/Wages	
Spousal Support	
Child Support	
Total Income	

Spending- Top Priorities	Monthly
Savings-Emergency Fund	
Savings-Retirement	
Savings-Other	
Charity/Donations	
Make paying yourself an <u>automated</u> top priority!	
Total Priority Spending	

Debt Payments	Monthly
Mortgage	
Auto Loan	
Credit Card	
Student Loans	
Medical Bills	
Total Debt Payments	

Spending Audit

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You can't manage what you don't measure

Compliments of Martinsen Wealth Management

7855 S. River Pkwy, Ste 206, Tempe, AZ 85284 Ph 480.550.6556

Utility Expenses	Monthly
Phone - Home	
Phone - Cell	
Water	
Electricity	
Internet	
Cable	
Natural Gas	
Total Utility Expenses	

Misc Expenses	Monthly
Rent	
Memberships	
Subscriptions	
Vision/contacts	
Tuition	
Auto Insurance	
Health Insurance	
Dental Insurance	
Life Insurance	
Auto Maintenance - Debit	
Gas - Debit Card	
Total Misc Expenses	

On-The-Go Spending	Monthly
Groceries	
Dining out	
Misc Pocket Money	
Hair Cuts	
Movies	
Music	
New Clothes	
Medical -Co Pay	
Medication	
Child Care	
Dry Cleaning	
Total On-The-Go Spending	

Spending Continued	Monthly
Total Spending Cont'	

Where Is Your Money Going?

Step 1. Start by doing a spending audit of last month. If you are not able to identify where every dollar was spent last month (and most people can't) then start with the next month, and for 30 days track where every dollar goes. After you can clearly see where the money is going, use this spreadsheet to better plan your spending.

Step 2. Next determine how much you're able to save/invest each month and make it a "Top Priority".

Step 3. Top priorities need to be paid first before any other spending or bills are paid, not after!

Step 4. Top priorities must be automated. Make it easy on yourself and guarantee your own success with automatic deductions!

You can't manage what you don't measure. Rather than calling this a "budget" call it a spending plan. You have the power to choose where your money will go. Spend with purpose and pay yourself first! You are the one in charge, you are the CEO of your personal finances and success is your duty.

Let's do the Math!

Add up your monthly expenses from the spreadsheet:

- Priority Spending _____
- Debt Payments _____
- Utility Expenses _____
- On-the-Go Spending _____
- Misc. Spending _____
- Spending Continued _____

Total Monthly Expenses _____

Monthly Budget Summary

- **Inflow-Total Income** _____
- **Outflow-Total Expenses** _____
- **Unallocated Funds** _____
- (Tot Inc - Tot Exp)**