



# Find More Money

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:

- Write your numbers in the “Monthly Total” column.
- Add up your “total monthly income,” “total savings and goals,” and “total monthly expenses.”
- 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](http://saltmoney.org).

**1.**

Income	Totals
Salary (after taxes/benefits)	
Other Income (after taxes)	
Total Monthly	

**2.**

Savings and Goals	Totals
Emergency Fund	
Goals	
Total Savings and Goals	

**3.**

	Expenses	Totals
<b>Home</b>	Rent/Mortgage	
	Utilities (electricity, gas, etc.)	
	Internet/Cable/Home Phone	
	Home Repairs/Maintenance	
	Groceries	
	Laundry/Dry Cleaning	
<b>Bills</b>	Student Loans	
	Credit Cards	
	Car Payment	
	Insurance (car, homeowner’s, etc)	
	Cell Phone	
<b>Transportation</b>	Public Transportation/Taxis	
	Gas	
	Parking/Tolls	
	Car Repairs and Maintenance	
<b>Health</b>	Prescriptions	
	Doctor Appointments	
	Gym Membership	
<b>Personal</b>	Entertainment	
	Gifts/Special Occasions	
	Travel	
	Dining Out	
<b>Miscellaneous</b>	Clothing	
	Total Monthly Expenses	

**4.**

<b>Total Monthly Income</b>	<b>Total Savings And Goals</b>	<b>Total Monthly Expenses</b>	<b>Your Bottom Line</b>
	-		-
			=