

Understanding how you spend your money is an important part of being financially responsible. Use this spreadsheet to keep track of your income and expenses each month, and use it as a tool to set financial goals for your future.

## MONTH

JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
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## INCOME

SOURCES	AMOUNT
<b>TOTAL</b>	

## EXPENSES

ITEMS/CATEGORIES	BUDGETED	ACTUAL
<b>TOTAL</b>		

INCOME                      EXPENSES                      SAVINGS  
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