

| PERSONAL BALANCE SHEET | | | | | | |
|-------------------------------|----------------------|---|--------------------|------------------|---------|------------------|
| | (A) | (B) | (C) | (D) | (E) | (F) |
| 1 | ASSETS | | February 28 | | | March 31 |
| 2 | <i>(What we own)</i> | Bank Accounts | 2,268.53 | | 335.00 | 2,603.53 |
| 3 | | Investments | 500.00 | | | 500.00 |
| 4 | | Car | 4,000.00 | | | 4,000.00 |
| 5 | | House | 125,000.00 | | | 125,000.00 |
| 6 | | | | | | |
| 7 | | Total Assets | | 131,768.53 | | 132,103.53 |
| 8 | | | | | | |
| 9 | LIABILITIES | | | | | |
| 10 | <i>(What we owe)</i> | Mortgage | 110,000.00 | | -56.00 | 109,944.00 |
| 11 | | Car Loan | 1,244.36 | | -114.00 | 1,130.36 |
| 12 | | Student Loan | 2,136.23 | | -43.00 | 2,093.23 |
| 13 | | Credit Cards | 897.26 | | | |
| 14 | | | | | | |
| 15 | | Total Liabilities | | 113,380.59 | | 113,167.59 |
| 16 | | | | | | |
| 17 | EQUITY | Total Assets minus Total Liabilities | | 18,387.94 | | 18,935.94 |

| | INCOME STATEMENT/BUDGET | | | |
|----|--------------------------------|------------------------------|----------|-----------------|
| | February 2020 | | | |
| | (A) | (B) | (C) | (D) |
| 1 | INCOME | <i>(What we make)</i> | | |
| 2 | | Paycheck | 3,000.00 | |
| 3 | | Other Income | 500.00 | |
| 4 | | | | |
| 5 | | Total Income | | 3,500.00 |
| 6 | | | | |
| 7 | EXPENSES | <i>(What we pay)</i> | | |
| 8 | | House payment | 1,100.00 | |
| 9 | | Car payment | 350.00 | |
| 10 | | Food | 650.00 | |
| 11 | | Clothing | 100.00 | |
| 12 | | Entergy | 165.00 | |
| 13 | | Water Bill | 120.00 | |
| 14 | | Cell Phone | 180.00 | |
| 15 | | Entertainment | 200.00 | |
| 16 | | Medical Bills | 300.00 | |
| 17 | | Surprises? | | |
| 18 | | Emergencies? | | |
| 19 | | Am I forgetting anything? | | |
| 20 | | Total Expenses | | 3,165.00 |
| 21 | | | | |
| 22 | Balance | Income minus Expenses | | 335.00 |

| BUDGET | | | | | | | | | | | | | |
|---------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|------------------|
| INCOME | January | February | March | April | May | June | July | August | September | October | November | December | Year End |
| Paycheck | 3,000.00 | 3,000.00 | 3,000.00 | 3,000.00 | 3,000.00 | 3,000.00 | 3,000.00 | 3,000.00 | 3,000.00 | 3,200.00 | 3,200.00 | 3,200.00 | 36,600.00 |
| Other Income | 500.00 | 500.00 | 500.00 | 500.00 | 500.00 | | | | | 500.00 | 500.00 | 500.00 | 4,000.00 |
| Total Income | 3,500.00 | 3,500.00 | 3,500.00 | 3,500.00 | 3,500.00 | 3,000.00 | 3,000.00 | 3,000.00 | 3,000.00 | 3,700.00 | 3,700.00 | 3,700.00 | 40,600.00 |
| EXPENSES | January | February | March | April | May | June | July | August | September | October | November | December | |
| House payment | 1,100.00 | 1,100.00 | 1,100.00 | 1,100.00 | 1,100.00 | 1,100.00 | 1,100.00 | 1,100.00 | 1,100.00 | 1,100.00 | 1,100.00 | 1,100.00 | 13,200.00 |
| Car payment | 350.00 | 350.00 | 350.00 | 350.00 | 350.00 | 350.00 | 350.00 | 350.00 | 350.00 | 350.00 | 350.00 | 350.00 | 4,200.00 |
| Food | 650.00 | 650.00 | 650.00 | 650.00 | 650.00 | 650.00 | 650.00 | 650.00 | 650.00 | 650.00 | 650.00 | 650.00 | 7,800.00 |
| Clothing | | | | | | | 500.00 | 300.00 | | 0.00 | 100.00 | 100.00 | 1,000.00 |
| Entergy | 165.00 | 165.00 | 165.00 | 165.00 | 200.00 | 200.00 | 165.00 | 165.00 | 165.00 | 165.00 | 165.00 | 165.00 | 2,050.00 |
| Water Bill | 120.00 | 120.00 | 120.00 | 120.00 | 160.00 | 120.00 | 120.00 | 120.00 | 120.00 | 120.00 | 120.00 | 120.00 | 1,480.00 |
| Cell Phone | 180.00 | 180.00 | 180.00 | 180.00 | 120.00 | 120.00 | 120.00 | 120.00 | 120.00 | 120.00 | 120.00 | 120.00 | 1,680.00 |
| Entertainment | | 400.00 | 200.00 | 200.00 | 200.00 | 150.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 200.00 | 2,350.00 |
| Medical Bills | 300.00 | 300.00 | 300.00 | 300.00 | 300.00 | 300.00 | 300.00 | 300.00 | 300.00 | 300.00 | 300.00 | 300.00 | 3,600.00 |
| Surprises? | 100.00 | | | | | | | | | | | | 100.00 |
| Emergencies? | | | | | | | | | | | | | 0.00 |
| Am I forgetting anything? | | | | | | | | | | | 500 | | 500.00 |
| Total Expenses | 2,965.00 | 3,265.00 | 3,065.00 | 3,065.00 | 3,080.00 | 2,990.00 | 3,505.00 | 3,305.00 | 3,005.00 | 3,005.00 | 3,605.00 | 3,105.00 | 37,960.00 |
| Difference (P/L) | 535.00 | 235.00 | 435.00 | 435.00 | 420.00 | 10.00 | -505.00 | -305.00 | -5.00 | 695.00 | 95.00 | 595.00 | 2,640.00 |
| Bank Account | 2,603.53 | 2,838.53 | 3,273.53 | 3,708.53 | 4,128.53 | 4,138.53 | 3,633.53 | 3,328.53 | 3,323.53 | 4,018.53 | 4,113.53 | 4,708.53 | |

