

STEP 4. WHAT'S LEFT?

To see if you are going over your monthly budget, fill out the equation below.

Are you positive? Great! That means you have money left over.

Are you negative? Sadly, that means we need to rework your budget so you balance out.

Does your equation equal zero? Awesome! You're balanced, but now we need to make room for saving.

TOTAL INCOME	—	FIXED EXPENSES	—	VARIABLE EXPENSES	=	
						WHAT'S LEFT