

## Activity 9: My Personal Statement of Income and Spending

The information used to build your “Personal Statement of Income and Spending” below comes from the lists you made in Activities 4, 6, 7, and 8. This is your actual spending and actual income for one month. You will use this to create your Money Map in Activity 11.

Step 1: Copy all of the items checked “need” onto the list with the amount spent on each need.

Step 2: Total the amount spent on your needs.

Step 3: Copy all of the items checked “want” onto the list with the amount spent on each one.

Step 4: Total the amount spent on your wants.

Step 5: Add your total needs to your total wants.

Step 6: Enter the amount of your monthly income from Activity #4.

Step 7: Subtract the total of your needs and wants (Step 5) from your monthly income (Step 6) to determine your cash flow.

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# My Personal Statement of Income and Spending for the Month of \_\_\_\_\_

## Step 1: My Needs

Description	Amount
1. _____	\$ _____
2. _____	\$ _____
3. _____	\$ _____
4. _____	\$ _____
5. _____	\$ _____
6. _____	\$ _____
7. _____	\$ _____

## Step 2: My Total Needs

\$ \_\_\_\_\_

## Step 3: My Wants

Description	Amount
1. _____	\$ _____
2. _____	\$ _____
3. _____	\$ _____
4. _____	\$ _____
5. _____	\$ _____
6. _____	\$ _____

## Step 4: My Total Wants

\$ \_\_\_\_\_

## Step 5: My Expenses (Total Needs + Total Wants)

\$ \_\_\_\_\_

## Step 6: My Total Monthly Income

\$ \_\_\_\_\_

## Step 7: My Cash Flow (Income - Expenses)

\$ \_\_\_\_\_