

**ACTIVITY #9: BRING IT ALL TOGETHER!**

The information you use to build your “Personal Statement of Monthly Income and Spending” comes from the lists you made in Activities #6, #7, and #8. The worksheet is on the next page.

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

Step 2: Add up each expense in this category to determine the total 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.

(Continued on next page...)

Name: _____

My Personal Statement of Income and Spending for the Month of _____

Step 1: My Needs

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

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) \$ _____