



# KEEP LEFT RECOVERY

## Budgeting For Savings

**FIRST, determine your monthly income.** This is money you have *coming in*.

Post-tax employment income: \$ \_\_\_\_\_  
(Wages, salary, tips, etc.)

Additional income: \$ \_\_\_\_\_  
(Gifted money from family,  
contract work, rental/investment  
income, etc)

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

**TOTAL MONTHLY INCOME:** \$ \_\_\_\_\_

**SECOND, Determine what you spend each month.** This is money *going out*.

*See The Alcoholic Budget Worksheet*

**Total Monthly Expenses:** \$ \_\_\_\_\_

**Murphy's Law Factor:** \$ \_\_\_\_\_  
(Add 10% to expenses.  
There are always unforeseen  
costs)

**FINALLY,**

Total Monthly Income: \$ \_\_\_\_\_

- Total Monthly Expenses: \$ \_\_\_\_\_

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**= NET CASH FLOW**  
(available for savings) \$ \_\_\_\_\_