

# Personal Financial Statement Template

Create a comprehensive **personal financial statement** template to track your income and expenses effortlessly. This template helps you organize your financial data, giving you a clear overview of your budget and spending habits. Use it to make informed decisions and improve your financial health.

## 1. Personal Information

Name:	_____
Date:	_____
Address:	_____
Contact Information:	_____

## 2. Income

Source	Monthly Amount (USD)
Salary/Wages	_____
Bonus/Commission	_____
Business Income	_____
Interest/Dividends	_____
Rental Income	_____
Other	_____
Total Monthly Income	_____

## 3. Expenses

Category	Monthly Amount (USD)
Housing (Rent/Mortgage)	_____
Utilities	_____
Food/Groceries	_____
Transportation	_____
Insurance	_____
Medical/Health	_____
Education	_____
Debt Payments (Loans/Credit Cards)	_____
Entertainment	_____
Clothing	_____
Savings/Investments	_____

Other	_____
<b>Total Monthly Expenses</b>	_____

## 4. Net Income

Description	Amount (USD)
Total Monthly Income	_____
Total Monthly Expenses	_____
<b>Net Monthly Income</b>	_____

**Note:** Net Monthly Income = Total Monthly Income - Total Monthly Expenses. Review your net income to assess your savings rate and identify areas where you can improve your financial health.