

## counting your pennies

Non-singing employment, church jobs, etc  
(Anything that you can depend on monthly)

### Source

**Average  
Monthly  
Earning**

## ***The Gov's Money (taxes)***

## Other People's Money

## ***Your Money***

## Monthly Total

Gigs and contracts (only if they're booked)

## Lump Sum Total

# Total

**Monthly x 12 + Lump  
Sum Total**

# MONEY OUT

regular maintenance

## Regular Monthly Costs

Rent/Mortgage \_\_\_\_\_  
Utilities (*electric, water, heat*) \_\_\_\_\_  
Internet \_\_\_\_\_  
Phone (*cell and/or landline*) \_\_\_\_\_  
Groceries \_\_\_\_\_  
Restaurants \_\_\_\_\_  
Clothing \_\_\_\_\_  
Personal Care \_\_\_\_\_  
(*makeup, shampoo, lip smackers*) \_\_\_\_\_  
Household Stuff \_\_\_\_\_  
(*toilet paper, cleansers, and mops*) \_\_\_\_\_  
Transit (tokens/passes) \_\_\_\_\_

Spending Money \_\_\_\_\_  
(*lottery, gum, and action figures*) \_\_\_\_\_  
Bank Fees \_\_\_\_\_  
Car Payment \_\_\_\_\_  
Student Loan (*min payment*) \_\_\_\_\_  
Credit Card #1 (*min payment*) \_\_\_\_\_  
Credit Card #1 (*min payment*) \_\_\_\_\_  
  
Other (*Netflix, Coffee, Fuel, Parking, Bike Repairs,*  
*Subscriptions, Condo Fees, Taxis, Line of Credit*  
*Debt, Overdue Tax Debt*) \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Monthly Total

Regular Lessons \_\_\_\_\_  
Role Preparation \_\_\_\_\_  
(*language/diction/music coaching*) \_\_\_\_\_  
Music/Recordings \_\_\_\_\_  
Office Supplies \_\_\_\_\_  
(*pencils, binders, treble clef stickers*) \_\_\_\_\_  
Printing/Copying \_\_\_\_\_  
Office/Studio Rental \_\_\_\_\_  
Marketing/Advertising \_\_\_\_\_  
(*PR firm, Facebook ads*) \_\_\_\_\_  
Meals and Coffee \_\_\_\_\_  
(*meetings and business only*) \_\_\_\_\_  
Bank Fees \_\_\_\_\_  
(*accounts, e-transfers, cheques*) \_\_\_\_\_

## Regular Business Costs

Transportation \_\_\_\_\_  
(*taxi, uber, day to day business*) \_\_\_\_\_  
Tickets \_\_\_\_\_  
(*opera, theatre, etc*) \_\_\_\_\_  
Classes \_\_\_\_\_  
(*acting, language, and mime*) \_\_\_\_\_  
Website Fees \_\_\_\_\_  
  
Other \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Monthly Total

Total

# MONEY OUT

irregular maintenance

## The Irregular Stuff

	<i><b>Annual Spending</b></i>
Charitable Donations	_____
Medical Stuff	
Dental Check-ups	_____
Eye Doctor	_____
Drugs	_____
Events	
Christmas	_____
Birthdays	_____
Other Holidays	_____
Travel	
Vacations	_____
Travel Home	_____
Other Travel	_____
Transportation	
Car insurance	_____
Driver's License	_____
Insurance:	
Home/Tenant	_____
Travel	_____
Car	_____
Financial Services	
Accounting fees	_____
Business	
Auditions	_____
Training	_____
Travel	_____
Supplies	_____
Marketing	_____
Union Dues	_____

Other

Haircuts

_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

**Total**

**Money In:  
Total**

**MINUS**

**Money Out: Total**

**+**

**Regular  
Spending**

**Irregular  
Spending/  
divided by  
12**

**EQUALS**

# YOUR MONEY THIS YEAR

how much in/out and WHEN

<div>Money In</div> <div>_____ _____ _____</div> <div>September</div> <div>Money Out</div> <div>Regular Maintenance</div> <div>_____ _____ _____</div> <div>Irregular Stuff</div> <div>_____ _____ _____ _____ _____</div>	<div>Money In</div> <div>_____ _____ _____</div> <div>October</div> <div>Money Out</div> <div>Regular Maintenance</div> <div>_____ _____ _____</div> <div>Irregular Stuff</div> <div>_____ _____ _____ _____ _____</div>	<div>Money In</div> <div>_____ _____ _____</div> <div>November</div> <div>Money Out</div> <div>Regular Maintenance</div> <div>_____ _____ _____</div> <div>Irregular Stuff</div> <div>_____ _____ _____ _____ _____</div>	<div>Money In</div> <div>_____ _____ _____</div> <div>December</div> <div>Money Out</div> <div>Regular Maintenance</div> <div>_____ _____ _____</div> <div>Irregular Stuff</div> <div>_____ _____ _____ _____ _____</div>
<div>Money In</div> <div>_____ _____ _____</div> <div>January</div> <div>Money Out</div> <div>Regular Maintenance</div> <div>_____ _____ _____</div> <div>Irregular Stuff</div> <div>_____ _____ _____ _____ _____</div>	<div>Money In</div> <div>_____ _____ _____</div> <div>February</div> <div>Money Out</div> <div>Regular Maintenance</div> <div>_____ _____ _____</div> <div>Irregular Stuff</div> <div>_____ _____ _____ _____ _____</div>	<div>Money In</div> <div>_____ _____ _____</div> <div>March</div> <div>Money Out</div> <div>Regular Maintenance</div> <div>_____ _____ _____</div> <div>Irregular Stuff</div> <div>_____ _____ _____ _____ _____</div>	<div>Money In</div> <div>_____ _____ _____</div> <div>April</div> <div>Money Out</div> <div>Regular Maintenance</div> <div>_____ _____ _____</div> <div>Irregular Stuff</div> <div>_____ _____ _____ _____ _____</div>
<div>Money In</div> <div>_____ _____ _____</div> <div>May</div> <div>Money Out</div> <div>Regular Maintenance</div> <div>_____ _____ _____</div> <div>Irregular Stuff</div> <div>_____ _____ _____ _____ _____</div>	<div>Money In</div> <div>_____ _____ _____</div> <div>June</div> <div>Money Out</div> <div>Regular Maintenance</div> <div>_____ _____ _____</div> <div>Irregular Stuff</div> <div>_____ _____ _____ _____ _____</div>	<div>Money In</div> <div>_____ _____ _____</div> <div>July</div> <div>Money Out</div> <div>Regular Maintenance</div> <div>_____ _____ _____</div> <div>Irregular Stuff</div> <div>_____ _____ _____ _____ _____</div>	<div>Money In</div> <div>_____ _____ _____</div> <div>August</div> <div>Money Out</div> <div>Regular Maintenance</div> <div>_____ _____ _____</div> <div>Irregular Stuff</div> <div>_____ _____ _____ _____ _____</div>