



Worked Example and Audit Notes

Fictional household. Follow the same figures through the workshop.

Selected checking-statement transactions

Date	Description	Money in	Money out
A 01	Payroll deposit	\$1,600	
A 02	Maple Court rent		\$1,100
A 03	Bright Electric		\$140
A 04	Town utilities		\$80
A 05	Home internet		\$70
A 06	Market Basket groceries		\$95
A 07	Corner Coffee		\$5
A 08	Lunch Stop		\$25
A 09	Corner Coffee		\$5
A 15	Payroll deposit	\$1,600	
A 26	Payment on pre-audit card balance		\$300

The excerpt is incomplete. Page 2 includes all spending in both months. Four \$95 grocery purchases make Month A groceries \$380. Coffee is $16 \times \$5 = \$80$ in A and $20 \times \$5 = \$100$ in B. Meals add \$200 and \$220, giving Dining Out totals of \$280 and \$320.

Separate card purchase examples

Audit month	Past card purchases included in the categories
A	\$100 clothing + \$30 of live events = \$130
B	\$100 clothing + \$170 of food delivery = \$270

The \$300 monthly payment is on debt from before the audit. It is a separate cash requirement, including interest. Do not add that interest again. In a real audit, separate payments for purchases already counted from payments on older debt.

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Audit Totals and the First Plan

All amounts are dollars per month. Other worksheet lines are \$0 in this example.

Worksheet line	Month A	Month B	Average	First plan
Mortgage/Rent	\$1,100	\$1,100	\$1,100	\$1,100
Electric	\$140	\$160	\$150	\$150
Gas/Water/Sewer/Waste	\$80	\$80	\$80	\$80
Cable/Internet	\$70	\$70	\$70	\$70
Fuel/Maintenance	\$210	\$230	\$220	\$220
Home/Renters	\$20	\$20	\$20	\$20
Auto	\$140	\$140	\$140	\$140
Groceries	\$380	\$420	\$400	\$400
Dining Out	\$280	\$320	\$300	\$150
Door Dash/Uber Eats	\$140	\$180	\$160	\$50
Medical	\$40	\$40	\$40	\$40
Grooming	\$40	\$40	\$40	\$40
Clothing	\$100	\$100	\$100	\$50
Night Out	\$120	\$120	\$120	\$60
Music Platforms	\$15	\$15	\$15	\$15
Streaming Services (TV)	\$35	\$35	\$35	\$25
Streaming Services (Games)	\$10	\$10	\$10	\$10
Live Events	\$110	\$90	\$100	\$40
Credit Card 1	\$300	\$300	\$300	\$300
Emergency Fund	\$0	\$0	\$0	\$100
Savings (Sinking)	\$0	\$0	\$0	\$50
Total allocations	\$3,330	\$3,470	\$3,400	\$3,110
Take-home income	\$3,200	\$3,200	\$3,200	\$3,200
Margin	-\$130	-\$270	-\$200	\$90

The first plan reduces spending by \$440, adds \$150 in savings, and leaves \$90. Transportation is a cash-owned car with \$220 for fuel and maintenance. No other loans or pet costs apply. Phone service and health coverage are assumed provided without an additional cash expense; adapt those lines for your own situation.

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Tracking and the Two Month Review

Keep historical averages separate from new budget-month actuals.

Measure	First plan	Month 1 actual	Month 2 actual
Take-home income	\$3,200	\$3,200	\$3,150
Total allocations	\$3,110	\$3,160	\$3,140
Remaining margin	\$90	\$40	\$10
Groceries	\$400	\$430	\$420
Electric	\$150	\$160	\$160

Why the results changed

Month 1: groceries \$30 above plan, Dining Out \$10 above, and electric \$10 above. Allocations rise \$50 to \$3,160. Income is \$3,200, leaving \$40.

Month 2: groceries \$20 above and electric \$10 above. Allocations rise \$30 to \$3,140. Income falls \$50 to \$3,150, leaving \$10. All other lines match the plan.

A possible next-month revision

Next-month change	Effect
Cautious income estimate: \$3,150	-\$50 income
Groceries: \$400 to \$425	+\$25 allocation
Electric: \$150 to \$160	+\$10 allocation
Dining: -\$20, delivery: -\$10, TV: -\$5	-\$35 allocation
Revised total allocations	\$3,110
Revised margin	\$40

Savings of \$100 for emergencies and \$50 for known future costs remain included, along with the \$300 debt payment. Required payments follow actual statements. The \$40 revised margin is small; monitor closely and choose different changes if these targets are not workable.

Tracking tools

EveryDollar offers manual tracking and Premium bank connection. YNAB offers manual entry and optional bank imports. Imports may lag. Check entries, account balances, and income; verify current features and costs. A notebook or spreadsheet can also work.

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