

September report

Sample household · illustrative numbers · your monthly report

Margin

17.9%

+2.0 pts vs Aug

Cash flow

+\$2,010

before investing

Runway

2.1 mo

after \$9,000 reserved

Invested

\$1,100

9.8% of income

WHERE EACH \$100 OF INCOME WENT



Cost of earning 14.6% Living 54.9% Lifestyle 12.5% **Margin 17.9%**

VARIANCE VS LAST MONTH

LINE	SEP	AUG	CHANGE	% OF INCOME
Income	11,200	11,200	0	100.0%
Cost of earning	1,640	1,720	-80	14.6%
Living	6,150	6,090	+60	54.9%
Lifestyle	1,400	1,610	-210	12.5%
Margin	2,010	1,780	+230	17.9%

RESERVES FOR PLANNED SPENDING

Cabo, New Year's

\$9,000 of \$15,000 · 60%



Set aside this month **+\$1,500** Still to save **\$6,000** Needed per month for 3 months **\$2,000**

What to look at

- Margin rose to 17.9%.** The biggest driver was lifestyle spending, down \$210 from August.
- Living edged up \$60.** Small, but it is the only line that grew. Worth watching next month.
- Runway is 2.1 months after reserves.** \$19,400 of available cash against \$9,190 of monthly spending. It is 3.1 months before the Cabo reserve.
- Cabo is on track.** Your \$2,010 margin covers the \$2,000 a month still needed.

Your cost of earning

Commute	310
Childcare that enables work	1,050
Required work gear	120
Work subscriptions	160
Total	1,640

14.6% of income. What it costs you to earn it.

Your three statements

September · sample household · illustrative numbers

1 · PERSONAL P&L, SEPTEMBER

LINE	SEP	AUG
Income	11,200	11,200
Cost of earning	-1,640	-1,720
Income after cost of earning	9,560	9,480
Living	-6,150	-6,090
Lifestyle	-1,400	-1,610
Margin	2,010	1,780

2 · BALANCE SHEET, SEP 30

Cash	19,400
Reserved: Cabo	9,000
Investments	64,200
Retirement	112,500
Total assets	205,100
Credit cards	-1,150
Car loan	-9,800
Total debts	-10,950
Net worth	194,150

3 · CASH FLOW, SEPTEMBER

Opening cash	27,490
Income received	+11,200
Cost of earning	-1,640
Living	-6,150
Lifestyle	-1,400
Cash flow before investing	+2,010
Invested	-1,100
Net change in cash	+910
Closing cash	28,400
of which reserved	9,000

P&L INSIGHT · FIXED VS VARIABLE

Fixed 61% of spending Variable 39%			
SPENDING	SEP	AUG	CHANGE
Fixed	5,570	5,570	0
Variable	3,620	3,850	-230

Fixed is rent, car, insurance, utilities, childcare and recurring bills. It is your floor. Variable is where September's improvement came from.

P&L INSIGHT · SUBSCRIPTION CLEAN-UP

\$370 / month

14 recurring charges · \$4,440 a year

- Two overlapping streaming services, **\$38**
- Two cloud storage plans, **\$15**
- Gym membership, still used? **\$60**

\$113 a month to review, \$1,356 a year.