



Monthly money check-in

Can your monthly income support everything that matters to you?



How it will help you

See whether there is money remaining at the end of the month, and find one realistic change that could free up money for your savings or for the things that matter most to you.

How to use this worksheet in three easy steps

- 1 Enter what comes in and goes out every month.
- 2 See how much money is remaining or needed.
- 3 Choose one change.



Short on time? Enter your main income and your five biggest costs. You can fill in the other rows whenever you have time.

1 Money coming in



What money your household receives in a typical month, after tax and deductions. Include estimates if you're unsure. They don't need to be exact. **Regular** arrives every month at about the same amount. **Variable** means the amount or timing can vary.

Source	Regular	Variable	Per month
Salary	☐	☐	Rp
Income from another household member	☐	☐	Rp
Rental income	☐	☐	Rp
Bonus	☐	☐	Rp
Freelance work, side jobs or small business income	☐	☐	Rp
Interest or investments	☐	☐	Rp
Other income	☐	☐	Rp
Total money in			Rp
Of which regular income			Rp

2 Money going out



Enter each cost only once. **Regular** is about the same every month. **Flexible** can go up or down.

 usually hard to change  often easier to change

Cost	Regular	Flexible	Per month
 Rent or mortgage	☐	☐	Rp
Utilities, phone and internet	☐	☐	Rp
 School fees and education or tutoring expenses	☐	☐	Rp
 Insurance premiums	☐	☐	Rp
 Loan and card repayments	☐	☐	Rp
Allowance for parents, relatives or family members	☐	☐	Rp
Care costs for family (e.g., caregiver support, home care, medical treatment)	☐	☐	Rp
Domestic helper	☐	☐	Rp

Totals fill in automatically in Adobe Acrobat Reader. In other PDF apps, add them up and type them in.

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You remain responsible for considering your own financial circumstances, needs, objectives, and financial capacity when making any financial decisions.

Cost	Regular	Flexible	Per month
↑↓ Food and household	☐	☐	Rp
↑↓ Transport	☐	☐	Rp
Health and medicine	☐	☐	Rp
↑↓ Entertainment and leisure	☐	☐	Rp
↑↓ Subscriptions and memberships (e.g., streaming services, apps, gym)	☐	☐	Rp
Religious giving (e.g., zakat, donations, offerings)	☐	☐	Rp
↑↓ Everything else (e.g., online shopping, gifts)	☐	☐	Rp
Total monthly costs			Rp

3 Money going out, once or twice a year



Many people forget these expenses. That's why budgets often feel tighter than expected. Setting aside a small part of these costs each month makes them easier to manage when they arrive.

Cost	Yearly amount	Per month
School or enrolment fees paid yearly	Rp	÷ 12 = Rp
Festive occasions, family celebrations, weddings and holidays	Rp	÷ 12 = Rp
Insurance premiums paid yearly	Rp	÷ 12 = Rp
Vehicle tax and servicing	Rp	÷ 12 = Rp
House property tax (PBB) and house-related fees	Rp	÷ 12 = Rp
Home maintenance	Rp	÷ 12 = Rp
Medical check-ups	Rp	÷ 12 = Rp
Other yearly costs	Rp	÷ 12 = Rp
Total yearly costs, per month		Rp

4 Savings and future goals



What you set aside each month for later.

Emergency savings	Rp
Retirement savings	Rp
Education savings	Rp
Other goals	Rp
Total savings, per month	Rp

5 Money remaining or money needed



Total money in	Rp
minus Total monthly costs	Rp
minus Total yearly costs, per month	Rp
minus Total savings, per month	Rp
equals Money remaining (+) or money needed (-)	Rp

If there is a shortfall, choose one item marked as often easier to change and review it first. You do not need to change everything at once.

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Looking at your budget

Tick all that apply.

- ☐ Most of my money goes to essentials
- ☐ Most of my money goes to supporting others
- ☐ I am setting aside money for future goals
- ☐ I would like to free up more money each month

☆ My next step One change this month

You might reduce a flexible cost, plan ahead for a yearly cost, or decide where part of your next bonus, incentive or variable income will go. If there's nothing you can comfortably reduce right now, that's okay. Understanding where the money goes is already a useful first step.

The cost I will adjust, and how

My new monthly amount

This could free up

I will use that money for

Rp
Rp

Here's an example of how someone might complete the worksheet

Total money in: salary Rp12.000.000; partner Rp5.000.000; side work Rp1.500.000	Rp18.500.000
Total monthly costs	-Rp16.900.000
Yearly costs, per month: festive occasions and holidays; insurance	-Rp1.350.000
Savings, per month: none yet	Rp0
Money remaining	Rp250.000

My next step: one change this month

The cost I will adjust, and how	Online shopping: set a monthly limit and remove saved cards from shopping apps
My new monthly amount	Rp1.200.000 → Rp800.000
This could free up	Rp400.000 a month
I will use that money for	Starting emergency savings

What this example shows

This household wasn't saving yet. One small change made a real difference: the Rp400.000 freed up from online shopping now goes into emergency savings each payday, so savings go from nothing to Rp400.000 a month, while money remaining stays at Rp250.000.

Illustrative only.



Talk it through

You don't have to work through this alone. If you would like help understanding the numbers and possible next steps, you can speak with a Sun Life Advisor.

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