



# THE VAULT AIS™ FAMILY FINANCE GUIDE



VAULT AIS  
SECURED BY THE AIS TRIANGLE

#1 ASSET | #1 INVESTMENT | #1 STRATEGY

The Vault AIS™ Family Finance Guide is a document conceived to help families become clear about their money and financial decisions. This is not a “Budgeting” document. That would be boring and a drag. Right?

This document is built to empower you in your money decisions. The goal is to list exactly where you spend and identifying that spending as **(P) Productive**, **(C) Consumptive**, or **(D) Destructive**.

Nothing is right or wrong here. We all spend money in each of the three categories. You are looking for facts, and your facts will help eliminate the stories you have surrounding money and finance.

Once the facts are outlined here, you can move forward, without emotion, to build solutions that fit your personal spending style and goals.

Remember details matter! So, fill in each section completely.

Mark each expense as:

- P** – *Productive*
- C** – *Consumptive*
- D** – *Destructive*

Monthly Income	
Income 1	\$
Income 2	\$
Income 3	\$
Other	\$
Interest Income	\$
Rental Income	\$
Other	\$
Total Monthly Income	\$

Savings	Due Date	Payment	Type		
			P	C	D
King Eats First (Personal Profit)		\$			
Retirement Account		\$			
Investment Account		\$			
College		\$			
Rainy Day		\$			
Other		\$			
	Subtotal	\$			

Housing	Due Date	Payment	Type		
			P	C	D
Mortgage or Rent		\$			
2nd Mortgage		\$			
Home Phone		\$			
Cell Phone		\$			
Electricity		\$			
Natural Gas		\$			
Water and Sewer		\$			
Waste Removal		\$			
Cable or Satellite TV		\$			
Repairs		\$			
HOA Fees		\$			
House Cleaning		\$			
Internet		\$			
Other		\$			
Other		\$			
	Subtotal	\$			

Transportation	Due Date	Payment	Type		
			P	C	D
Car 1		\$			
Car 2		\$			
Gas		\$			
Licensing		\$			
Bus/Taxi		\$			
Maintenance		\$			
Other		\$			
Other		\$			
	Subtotal	\$			

Insurance	Due Date	Payment	Type		
			P	C	D
Home		\$			
Auto		\$			
Health		\$			
Disability		\$			
Life		\$			
Liability		\$			
Other		\$			
	Subtotal	\$			

Food	Due Date	Payment	Type		
			P	C	D
Groceries		\$			
Dining out		\$			
Convenience Store		\$			
Other		\$			
Other		\$			
	Subtotal	\$			

Children	Due Date	Payment	Type		
			P	C	D
Medical		\$			
Clothing		\$			
School Tuition		\$			
School Supplies		\$			
Organization dues / Fees		\$			
Lunch Money		\$			
Toys / Games		\$			
Other		\$			
Other		\$			
	Subtotal	\$			

Pets	Due Date	Payment	Type		
			P	C	D
Food		\$			
Medical		\$			
Grooming		\$			
Toys		\$			
Other		\$			
	Subtotal	\$			

Personal Care	Due Date	Payment	Type		
			P	C	D
Medical		\$			
Hair / Nails		\$			
Clothing		\$			
Dry Cleaning		\$			
Gym / Health Club		\$			
Organization Dues / Fees		\$			
Therapy		\$			
Other		\$			
	Subtotal	\$			

Entertainment	Payment	Type		
		P	C	D
	\$			
	\$			
	\$			
	\$			
	\$			
	\$			
Subtotal	\$			

Gifts	Payment	Type		
		P	C	D
Birthday	\$			
Christmas	\$			
Other	\$			
Other	\$			
Other	\$			
Subtotal	\$			

Taxes	Payment	Type		
		P	C	D
Federal	\$			
State	\$			
Other	\$			
Other	\$			
Subtotal	\$			

Charity	Payment	Type		
		P	C	D
	\$			
	\$			
	\$			
Subtotal	\$			

Legal	Payment	Type		
		P	C	D
Child Support	\$			
Alimony	\$			
	\$			
	\$			
	\$			
Subtotal	\$			



## Subtotal Expenses

Savings Subtotal	\$
Housing Subtotal	\$
Transportation Subtotal	\$
Insurance Subtotal	\$
Food Subtotal	\$
Children Subtotal	\$
Pets Subtotal	\$
Personal Care Subtotal	\$
Entertainment Subtotal	\$
Gifts Subtotal	\$
Taxes Subtotal	\$
Charity Subtotal	\$
Legal Subtotal	\$
Loans Payments Subtotal	\$
Total Expenses	\$

## Profit / Loss

Total Income	\$
Total Expenses	\$
Profit or Loss	\$











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