

Ratio Report: Savings to Income (STI)
01/01/2011 - 12/31/2011

Account	Category	Date	Description	Amount
Numerator - Total Savings				
Accounts				
				Ending Balance
BANK				
Checking				\$ -365.06
Checking Child 1				\$ 1,297.17
Checking Child 2				\$ 474.73
Checking Grandchild				\$ 167.18
Czech Account		158.04 Kč		\$ 8.00
Euro Account		€ 372.54		\$ 486.66
Pound Account		£ 25.05		\$ 39.15
Savings				\$ 3,705.00
Yen Account		¥ 3,071		\$ 39.39
Total - BANK		12/31/2011		\$ 5,852.22
				Ending Balance
INVESTMENTS				
401(k) Plan			\$ 7,762.44 CAD	\$ 7,607.25
Investment Brokerage				\$ 1,530.69
Total - INVESTMENTS		12/31/2011		\$ 9,137.94
Total - Numerator			Total Savings	\$ 14,990.16
Denominator - Gross Income				
Transactions				
BANK				
Checking	Paycheck	04/04/2011	Paycheck	\$ 5,500.00
Checking	Employer Matching	04/04/2011	Paycheck	\$ 88.00
Checking Child 1	Paycheck	05/11/2011	Walmart	\$ 1,214.00
Checking Child 1	Paycheck	05/11/2011	Walmart	\$ 1,212.00
Checking Child 1	Employer Matching	05/11/2011	Deposit	\$ 275.00
Checking Child 1	Paycheck	05/11/2011	test	\$ 50.00
Checking Grandchild	Employer Matching	05/12/2011	lignette	\$ 222.22
Total - BANK				\$ 8,561.22
Total - Denominator			Gross Income	\$ 8,561.22
RATIO			\$ 14,990.16 / \$ 8,561.22	1.8

This is an example entry.
Verify it is correct.
Edit it as desired.
Total savings divided by income.