



Make a Budget



Member FDIC Inst. ID #478756



Use this worksheet to see how much money you spent this month, which will help you plan next month's budget.

Some bills are monthly and some come less often. If you have an expense that does not occur every month, put it in the "Other expenses this month" category.

MONTH _____ **YEAR** _____

My Income This Month

Income	Monthly Total
Paychecks (after taxes)	\$
Other income (after taxes) for example: child support	\$
Total monthly income	\$

Income

My Expenses This Month

	Expenses	Monthly Total
HOUSING	Rent or mortgage	\$
	Renter's insurance or homeowner's insurance	\$
	Utilities (e.g. electric, water, etc.)	\$
	Internet, cable, and phones	\$
	Other housing expenses (e.g. property taxes)	\$

FOOD	Groceries and household supplies	\$
	Meals out	\$
	Other food expenses	\$

TRANSPORTATION	Public transportation and taxis	\$
	Gas for car	\$
	Parking and tolls	\$
	Car maintenance (e.g. oil changes)	\$
	Car insurance	\$
	Car loan	\$
	Other transportation expenses	\$



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	Expenses	Monthly Total
HEALTH	Medicine	\$
	Health insurance	\$
	Other health expenses (e.g. doctor's appointments, eyeglasses, etc.)	\$
PERSONAL & FAMILY	Child care	\$
	Child support	\$
	Money given or sent to family	\$
	Clothing and shoes	\$
	Laundry	\$
	Donations	\$
	Entertainment (e.g. movies, amusement parks, etc.)	\$
	Other personal or family expenses	\$
FINANCE	Fees for cashier's checks and money transfers	\$
	Prepaid cards and phone cards	\$
	Bank or credit card fees	\$
	Other fees	\$
OTHER	School costs (e.g. supplies, tuition, student loans, etc.)	\$
	Other payments (e.g. credit cards and savings, etc.)	\$
	Other expenses this month	\$
Total monthly expenses		\$

Expenses

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 \begin{array}{c}
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 \text{Expenses}
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Is your income more than your expenses? Great! You have money left to save or spend.

If your expenses are more than your income, consider where you can cut spending or whether securing another source of income is possible.

The first step in the journey to Financial Freedom is knowing where you stand right now. Are you ready to plan your financial future? Schedule your Financial Freedom consultation today!