FINANCES

Budget

- How much money do you or does your household bring in each month?

- What are your set monthly costs such as rent or mortgage, car payments, insurance, and general bills?

- How much money do you have left after the set monthly costs have been paid?

FINANCES

Budget

- If needed, what are some costs that could be lowered or cut?

- If needed, how could you earn more money?

MONTHLY
Budget

INCOME

DATE	SOURCE	AMOUNT
	TOTAL:	

BILLS & FIXED EXPENSES

DATE	DESCRIPTION	AMOUNT
	TOTAL:	

VARIABLE EXPENSES & SAVINGS

DATE	DESCRIPTION	AMOUNT
	TOTAL:	

BALANCE

	AMOUNT
INCOME	
BILLS & FIXED EXPENSES	
VARIABLE EXPENSES & SAVINGS	
BALANCE:	

FINANCES

Debt

~List all of the places you have debt at the top of each column, such as credit cards, student loans, car loans, and mortgages.
~Write the amount owed under each and adjust the amount as you make payments until you pay each off. **Look into getting each switched to the lowest interest rate possible.*

FINANCES

Savings

~Keep track of your savings below. The first column is for an emergency savings fund, the next is for general savings to have cash on hand for unexpected costs, and the last few are for any other wants or needs you'd like to save for.
~Write what each is for and your goal for each at the top.

EMERGENCY SAVINGS	GENERAL SAVINGS			
$ __________	$ __________	$ __________	$ __________	$ __________

FINANCES

Retirement Savings

~Keep track of your retirement savings below.
~Write the account and your goal for each at the top. Then keep track of your progress as you save.

$ _____________	$ _____________	$ _____________	$ _____________

FINANCES

Assets & Liabilities

~Check in quarterly and add up all your assets (i.e. savings, real estate, or vehicles you own) and liabilities (i.e. credit card debt, loans, or mortgages).

ASSETS	LIABILITIES

FINANCES

Insurance & Affairs

- What insurance coverage do I have?

- Is there any additional insurance I need?

FINANCES

Insurance & Affairs

- Do I have a will and my affairs in order? If not, what steps do I need to take?

FINANCES

Monitoring Money

- Do I keep track of, understand, and have my money in the best places? If not, what steps do I need to take?

FINANCES

Monitoring Money

- What do I need to learn about managing my money? What are some resources to help me with my goals?

FINANCES

Giving

- What are some ideas for giving back and helping others?