

ACTIVITY: BUDGET

Month: _____ Year: _____

Income (Take home pay and all other income): \$ _____

Expenses:	Planned	Spent
Saving	\$ _____	\$ _____
Housing and utilities	_____	_____
Transportation	_____	_____
Food	_____	_____
Other debts	_____	_____
Insurance	_____	_____
Clothing	_____	_____
Entertainment	_____	_____
Other	_____	_____

Total Expenses: \$ _____

Income Minus Expenses (+ or -): \$ _____

Available for Savings and to Reduce Debt: \$ _____

ACTIVITY: BUDGET (INCOME)

Month: _____ Year: _____

TAKE HOME PAY	WEEK 1	WEEK 2	WEEK 3	WEEK 4	WEEK 5	MONTHLY TOTAL
Job 1	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
Job 2	_____	_____	_____	_____	_____	_____
Child Support	_____	_____	_____	_____	_____	_____
WIC	_____	_____	_____	_____	_____	_____
TANF	_____	_____	_____	_____	_____	_____
Food Assistance Program	_____	_____	_____	_____	_____	_____
Other Income	_____	_____	_____	_____	_____	_____
Totals	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____

ACTIVITY: BUDGET (EXPENSES AND SAVINGS)

Month: _____ Year: _____

	PLANNED	SPENT					MONTH TOTAL
		WEEK 1	WEEK 2	WEEK 3	WEEK 4	WEEK 5	
SAVINGS	\$ _____						
HOUSING & UTILITIES							
Rent/mortgage	_____						
Gas, Electric	_____						
Water, Sewer, trash	_____						
Telephone	_____						
Cable	_____						
Home supplies	_____						
TRANSPORTATION							
Auto payments	_____						
Gas	_____						
Maintenance, repair	_____						
Other	_____						
FOOD							
Groceries	_____						
Eating out	_____						
School lunches	_____						
OTHER DEBTS							
Loans	_____						
Credit Card payments	_____						
Other	_____						
INSURANCE							
Auto	_____						
Life	_____						
Health	_____						
Homeowner/Renter	_____						
CLOTHING							
New/used	_____						
Laundry	_____						
ENTERTAINMENT							
Movies/videos	_____						
Other	_____						
OTHER							
Medical	_____						
Child Care	_____						
Personal Care, supplies	_____						
Personal Allowances	_____						
Gifts/contributions	_____						
Tobacco, alcohol	_____						
Other	_____						
Other	_____						
TOTAL EXPENSES							

ACTIVITY: CALENDAR OF MONTHLY INCOME & EXPENSES

Month _____ Year _____

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	
							Income Bills to Pay
							Income Bills to Pay
							Income Bills to Pay
							Income Bills to Pay
							Income Bills to Pay

ACTIVITY: YEARLY CALENDAR OF EXPENSES

Some expenses do not occur every month, but rather at specific times of the year. Examples include holidays, back to school expenses, car tags and taxes, insurance, and birthdays.

Knowing when these expenses are due can help you plan how to pay for them. One method is to save for them each month.

List these expenses that you expect for your family. Record the amount under the month or months when the expense occurs. Divide the yearly cost by 12 to see how much to “set aside” each month. Then, total the amount that needs to be “set aside” each month for all of these expenses. It is a good idea to put this money elsewhere, such as in a savings account, so that it will be available when needed to pay these expenses (and not used for other things).

Year: _____

ITEM	JAN	FEB	MAR	APR	MAY	JUNE	JULY	AUG	SEPT	OCT	NOV	DEC	YEARLY COST	AVERAGE MONTHLY AMOUNT
TOTAL AMOUNTS														

Set Aside Each Month