Fulfilled



★ A GOAL without a plan is just a dream. ★





List every single source of income that comes into your household each month. Employment income should be your take-home pay, after taxes. For child support/alimony list only what you are actually expecting to receive.

The categories listed are just a guide. If you don't have income for a specific listing, leave it blank. If you have additional income sources, use the blank lines to fill those in.

hone a

			Vjec
INCOME SOURCE	YOU	SPOUSE	TOTAL
EMPLOYMENT			
SECOND JOB/OVERTIME			
CHILD SUPPORT/ALIMONY			
PENSION			
SOCIAL SECURITY			
PUBLIC BENEFITS			
DIVIDENDS/INTEREST			
TRUST PAYMENTS			
ROYALITES			
RENTAL INCOME			
GIFTS			
MONTHLY TOTAL			



Expense Budget

HOME EXPENSES	TOTAL
MORTGAGE PAYMENT OR RENT	
SECOND MORTGAGE	
HOMEOWNER'S INSURANCE	
REAL ESTATE/PROPERTY TAXES	
LAND/MOBILE/LOT RENT	
MAINTENANCE COSTS	
UTILITIES	TOTAL
ELECTRIC	
GAS	
OIL	
WATER/SEWER	
PHONE (CELL/LANDLINE)	
CABLE	
INTERNET	
FOOD	TOTAL
GROCERIES	
EATING OUT	
PAGE #1 SUBTOTAL	

Expense Budget

TRANSPORTATION/VEHICLE EXPENSES	TOTAL
CAR PAYMENT #1	
CAR PAYMENT #2	
CAR INSURANCE	
GAS	
VEHICLE MAINTENANCE	
MEDICAL EXPENSES	TOTAL
INSURANCE PREMIUM/CO-PAYMENTS	
PRESCRIPTION COSTS	
DENTAL	
INSURANCE	TOTAL
LIFE INSURANCE	
LONG-TERM CARE INSURANCE	
SUPPLEMENTAL INSURANCE	
CHILD EXPENSES	TOTAL
CHILDCARE	
SCHOOL/SPORTS EXPENSES	
PAGE #2 SUBTOTAL	

Expense Budget

*

OTHER EXPENSES	TOTAL
CLOTHING	
LAUNDRY	
ENTERTAINMENT	
SUBSCRIPTIONS	
CHILD ALLOWANCE	
PET EXPENSES	
DEBT OWED	TOTAL
MONTHLY CREDIT CARD PAYMENTS	
MONTHLY STUDENT LOAN PAYMENT	
MONTHLY MEDICAL BILL PAYMENTS	
MONTHLY COSIGNED DEBT PAYMENTS	
SAVINGS GOALS (List what you are saving for monthly)	TOTAL
PAGE #3 SUBTOTAL	

hope-

*

K	Bud	Лf

et Summary

TOTAL INCOME (A)	
EXPENSES	
PAGE #1 SUBTOTAL	
PAGE #2 SUBTOTAL	
PAGE #3 SUBTOTAL	
TOTAL MONTHLY EXPENSES (B)	
PROJECTED EXCESS OR SHORTAGE (A minus B)	

LIST THREE WAYS YOU COULD INCREASE YOUR INCOME

LIST THREE WAYS YOU COULD DECREASE YOUR EXPENSES

* Subscriptions & Memberships *

DATE PAID	DESCRIPTION	ANNUAL	MONTHLY

hope a

Expense Tracker *

*

	(varia	able	or f	[ixed)	
DATE	DESCRIPTION	V	F	CATEGORY	TOTAL
		+			
		+			
		-			



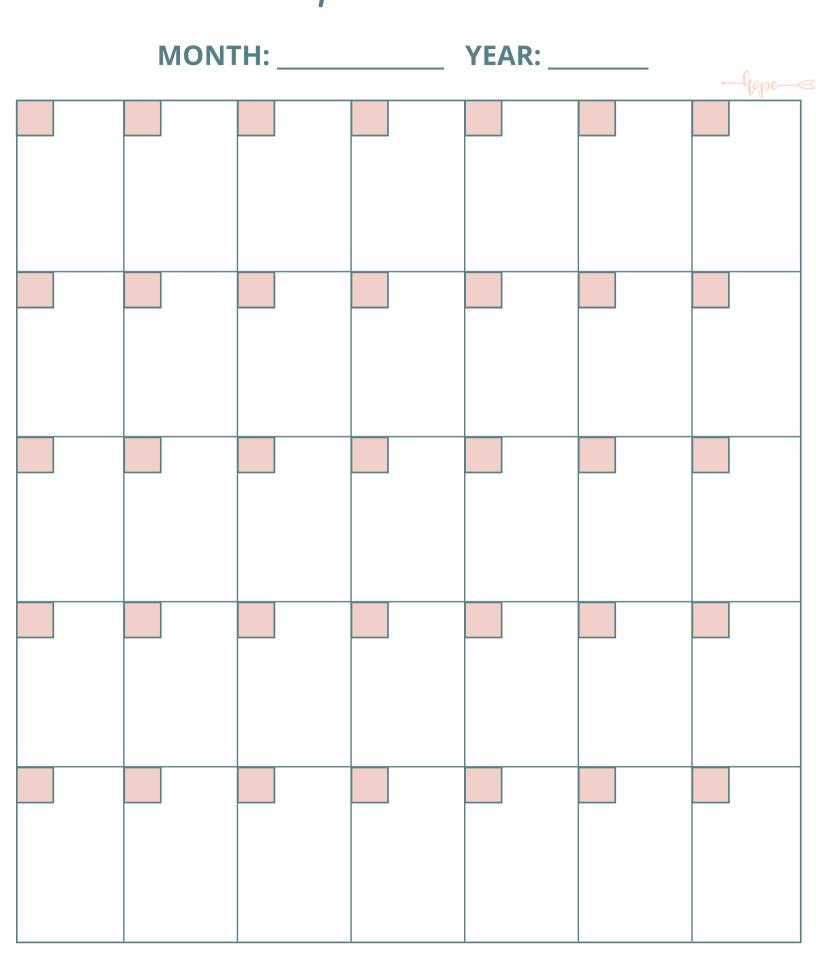
You will use this sheet to tally up all of the expenses in each of your budget categories.

For example, look at your expense tracker and add up all of the expenses categorized as UTILITIES. Write that amount in the total spent column for Utilities.

You will use these amounts as a guide when setting up your monthly budget spending limits.

CATEGORY	TOTAL SPENT	VARIABLE	FIXED
HOME EXPENSES			
UTILITIES			
FOOD			
TRANSPORTATION/VEHICLE EXPENSES			
MEDICAL			
INSURANCE			
CHILD EXPENSES			
OTHER EXPENSES			
DEBT			
SAVINGS			
MONTHLY TOTAL			

Monthly Bill Calendar



Payment Tracker *

*

BILL	DUE	\$ JFMAMJJASOND
		000000000000000000000000000000000000000
		000000000000000000000000000000000000000
		000000000000000000000000000000000000000
		000000000000000000000000000000000000000
		000000000000000000000000000000000000000
		000000000000000000000000000000000000000
		000000000000000000000000000000000000000
		000000000000000000000000000000000000000
		000000000000000000000000000000000000000
		000000000000000000000000000000000000000
		000000000000000000000000000000000000000
		000000000000000000000000000000000000000
		000000000000000000000000000000000000000
		000000000000000000000000000000000000000
		000000000000000000000000000000000000000
		000000000000000000000000000000000000000
		000000000000000000000000000000000000000
		000000000000000000000000000000000000000
		000000000000000000000000000000000000000
		000000000000000000000000000000000000000
		000000000000000000000000000000000000000
		-lope

* Monthly Budget Overview *

INCOME	BUDGET	ACTUAL	+/-	NOTES
INCOME TOTALS				
FIXED EXPENSES	BUDGET	ACTUAL	+/-	NOTES
EXPENSE TOTALS				

hope-

* Monthly Budget Overview *

VARIBLE EXPENSES	BUDGET	ACTUAL	+/-	NOTES
TOTAL				
SINKING FUNDS	BUDGET	ACTUAL	+/-	NOTES
TOTAL				
TOTAL INCOME - T	OTAL E	XPENSES	> =	



INCOME	BUDGET	ACTUAL	CASH SPENDING	BUDGET	ACTUAL
TOTAL					
FIXED EXPENSES	BUDGET	ACTUAL			
			TOTAL		
			LEFTOVER		
			SINKING FUNDS	BUDGET	ACTUAL
			TOTAL		
			LEFTOVER		
			EXTRA DEBT/SAVE	BUDGET	ACTUAL
TOTAL			TOTAL		
LEFTOVER			LEFTOVER		

hope <





hope a

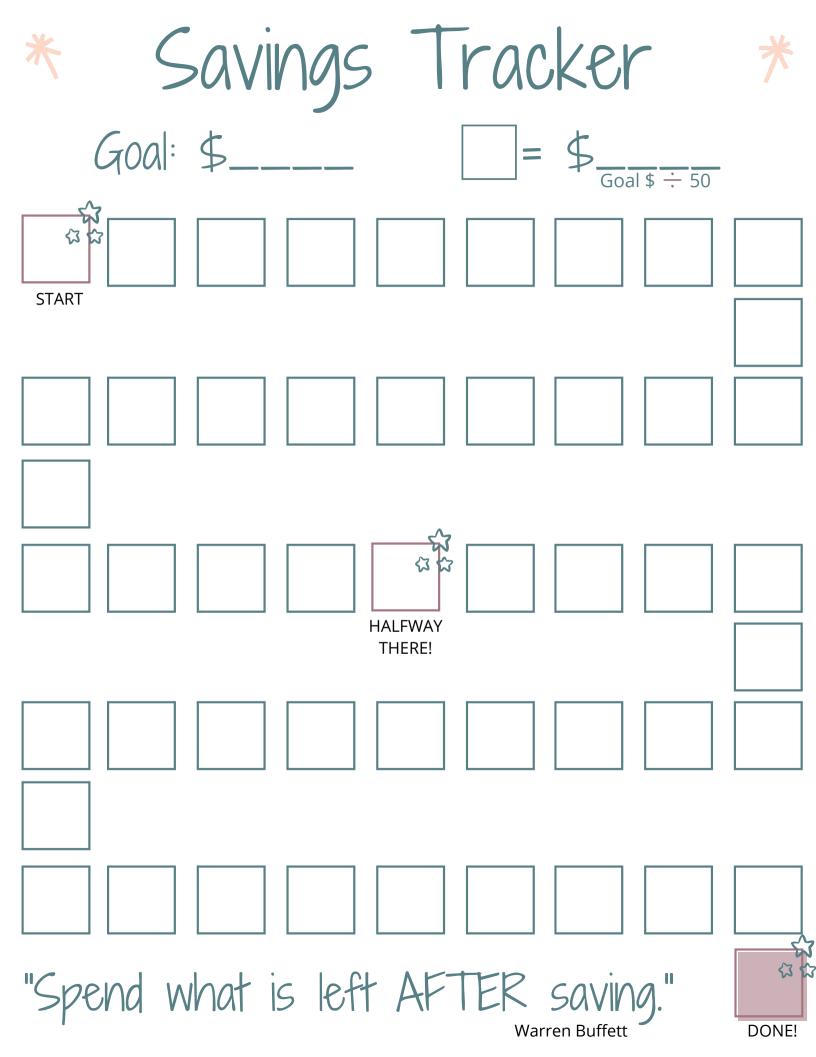


Monthly Goals

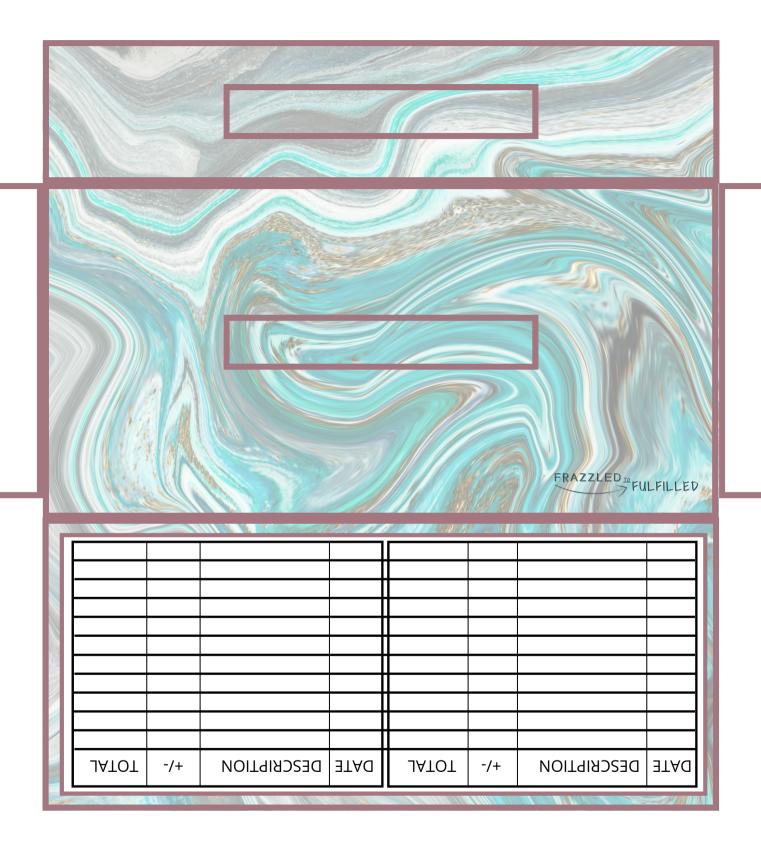


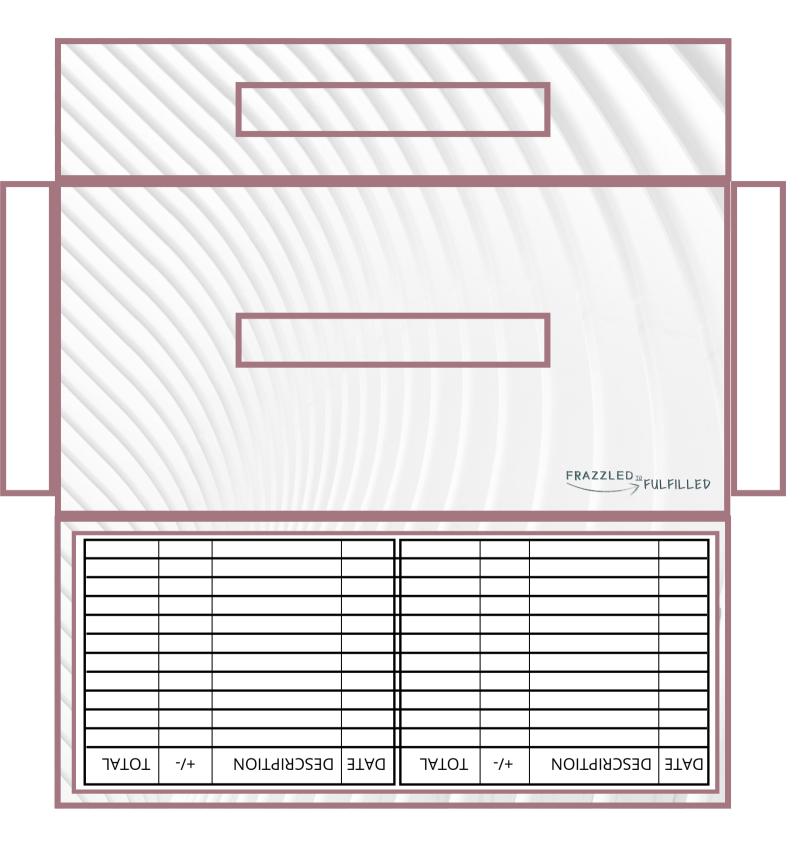


Debt Snowball		st Discipline is the KEY ingredient! st					
Tro	acker	DEBT	DEBT	DEBT	DEBT		
MONTH	STARTING BALANCE						
	PAYMENT NEW BALANCE						
	PAYMENT NEW BALANCE						
	PAYMENT NEW BALANCE						
	PAYMENT NEW BALANCE						
	PAYMENT NEW BALANCE						
	PAYMENT NEW BALANCE						
	PAYMENT NEW BALANCE						
	PAYMENT NEW BALANCE						
	PAYMENT NEW BALANCE						
	PAYMENT NEW BALANCE						
	PAYMENT NEW BALANCE						
	PAYMENT NEW BALANCE						



]	
						FRAZZLED	ILFILLED
JATOT	-/+	DESCRIPTION	ЭТАП 	JATOT	-/+	DESCRIPTION	





]	
		FRAZZLED	

			1	
			FRAZZLED	