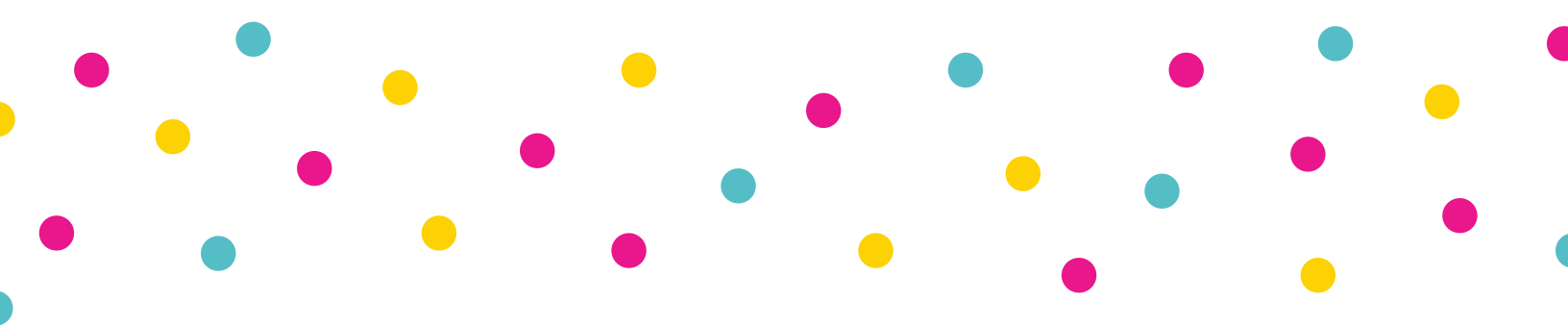# THE
Budgeting
BINDER

How to Use The *Budgeting* Binder

Cover Page: Print the cover page and place it in the front pocket of your binder.

Monthly Goal Tracker: Simple, easy to use place to track your financial goals. Goals could be paying off debt, funding your emergency fund, and investing for retirement.

Simple Budget Tracker: Record your income on the right side of the page. Write down your monthly expenses to the best of your knowledge. Compare budgeted expenses vs. actual. Make remaining balance calculation at the end of each month.

Monthly Expense Planner: A place to track all of your monthly expenses in one simple easy to see view.

Paycheck Budgeting: Another way to monthly budget. Fill out expected income and expenses for each paycheck period. Your expected expenses should be what you plan on paying for with each paycheck. Finish by calculating the difference for each line.

Bills Payments Calendar: A place to write down due dates for your bills so you are never late again!

Bills Payment Checklist: If a calendar view is not your style, this is a simple checklist to write down when your bills are due.

Bill Payments Tracker: A combination of both the bill payment calendar and bill payment checklist. Stay on top of your bills for the entire year.

Daily Expense Tracker: Record the date of your purchase on the date line. Record what the expense was and what type of category it would fall under. What method of payment did you use? Cash, credit, or debit card and record the total amount spent in the last box.

Medical Expenses: Record the date you got the bill in the first box. Where did you get billed from and what type of service took place? Then place how much the bill is due in the next box. Will the insurance be covering any of it and how much? After insurance, record how much you will need to pay out of pocket and then what the total balance is due.

Credit Card Info: Record your credit card information so it's easy to find. You MUST keep this in a very safe place.

Debt Payments Tracker: Record the type of debt you are looking to track. Place how much your monthly payment is and how much the interest rate is on that particular debt. Write down if it's a fixed or variable interest rate. Calculate your estimated payoff date. Finally, write down your remaining balance

Bank Account Info: Record your bank account information. You MUST keep this in a very safe place.

Savings Tracker: Print multiple pages if you have more than one savings account. Use this to record your monthly savings for each account.

Emergency Fund: Record your weekly deposits into your emergency fund. Record the running total in the last column. Use the progress tracker to shade in your progress. Record any notes in the box.

Sinking Funds: Are you looking to put money away for a big ticket item? Under "GOAL" put the item you are looking to save money for. For example, a cruise you want to take. In the next column put the total of how much the cruise is going to cost you. Put the date of when the cruise is in the "DUE DATE" category. In the last column, record how much money you need to save to reach your goal. Simply take the total amount you need to save and divide it by how many months until you need to reach the goal. This will give you the exact number you need to save each month.

Retirement Tracker: Whether it is your 401(K) or your IRA, you can use this tracker as a running total as you grow your retirement account. Place the type of account in the description and the total amount from your current paycheck. Keep a running total of the new amount you have in your retirement account.

Donation Tracker: Use to track your donations throughout the year. A good reminder to spread Gods blessing to others.

Holiday Tracker: Record the holiday in the upper right-hand corner. Plan out what you need for the holiday occasion and budget out how much you think you are going to spend. Then, go back and record the actual amount you spent under each category.

MONTHLY *Goals* TRACKER

GOAL 1:	GOAL 2:	GOAL 3:
ACTION STEPS	ACTION STEPS	ACTION STEPS
ACTION STEPS	ACTION STEPS	ACTION STEPS
ACTION STEPS	ACTION STEPS	ACTION STEPS
ACTION STEPS	ACTION STEPS	ACTION STEPS
DEADLINE:	DEADLINE:	DEADLINE:

SIMPLE *Budget* TEMPLATE

INCOME 1	INCOME 2	OTHER INCOME	TOTAL INCOME
+	+	=	

FIXED EXPENESES	BUDGETED	ACTUAL

VARIABLE EXPENESES	BUDGETED	ACTUAL

DEBT/SAVINGS	BUDGTED	ACTUAL

TOTAL INCOME	
FIXED EXPENESES	−
VARIABLE EXPENESES	−
DEBT/SAVINGS	−
TOTAL LEFTOVER	=

THE *Savvy* COUPLE

SIMPLE *Budget* TRACKER

EXPENSES	BUDGET	ACTUAL
SUBTOTALS:		

INCOME 1:

+

INCOME 2:

+

OTHER INCOME:

=

TOTAL INCOME:

−

TOTAL ACTUAL EXPENSES:

=

REMAINING BALANCE:

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MONTHLY *Expenses* PLANNER

ITEM	BUDGET	ACTUAL	DIFFERENCE	COMMENTS
INCOME				
INCOME 1				
INCOME 2				
OTHER				
SAVINGS				
RETIREMENT				
EMERGENCY FUND				
KIDS EDUCATION				
OTHER				
HOUSING				
MORTGAGE/RENT 1				
MORTGAGE/RENT 2				
HOMEOWNERS INSURANCE				
PROPERTY TAXES				
MAINTENANCE				
AUTO				
AUTO PAYMENT 1				
AUTO PAYMENT 2				
FUEL				
AUTO INSURANCE				
MAINTENANCE				
LICENSE & TAX				
UTILITIES				
ELECTRICITY				
WATER				
GAS				
TRASH				
CELL PHONE				
INTERNET				
CABLE				
FOOD				
GROCERIES				
EATING OUT				
DEBT PAYMENT				
DEBT 1				
DEBT 2				
TOTAL:				

PAYCHECK *Budgeting*

SUMMARY	EXPECTED	ACTUAL	DIFFERENCE
FIRST PAYCHECK _____ / _____			
SECOND PAYCHECK _____ / _____			
TOTAL INCOME:			
TOTAL EXPENSES (Add all Subtotals):			
MONTH END BALANCE (Income - Expenses):			

EXPENSES PAID BY FIRST PAYCHECK	EXPECTED	ACTUAL	DIFFERENCE
SUBTOTAL:			

EXPENSES PAID BY SECOND PAYCHECK	EXPECTED	ACTUAL	DIFFERENCE
SUBTOTAL:			

BILL PAYMENTS *Calendar*

Month / Year:

_____ / _____

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY

BILL PAYMENTS *Checklist*

Bill Name	Due	Amount	Balance	Paid
				☐
				☐
				☐
				☐
				☐
				☐
				☐
				☐
				☐
				☐
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				☐
				☐
				☐
				☐
				☐
				☐
				☐

BILL *Payments* TRACKER

Bill Type	Due	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC

DEBT *Payments* TRACKER

DEBT TYPE	MONTHLY PAYMENT	INTEREST RATE	FIXED OR VARIABLE	EST. PAYOFF DATE	BALANCE

DAILY *Expense* TRACKER

DATE	EXPENSE TYPE	CATEGORY	METHOD	AMOUNT
			TOTAL:	

MEDICAL *Expenses*

NAME: _____   YEAR: _____

BILL DATE	BILLED FROM	SERVICES RENDERED	TOTAL AMOUNT	INS. PAYMENTS	OUT OF POCKET	BALANCE DUE

MEDICAL *Expenses*

NAME: _____ YEAR: _____

BILL DATE	BILLED FROM	SERVICES RENDERED	TOTAL AMOUNT	INS. PAYMENTS	OUT OF POCKET	BALANCE DUE

SIDE Hustle TRACKER

SIDE HUSTLE 1:

WEEK #	HOURS SPENT WORKING	EARNINGS PER HOUR	TOTAL INCOME

SIDE HUSTLE 2:

WEEK #	HOURS SPENT WORKING	EARNINGS PER HOUR	TOTAL INCOME

SIDE HUSTLE 3:

WEEK #	HOURS SPENT WORKING	EARNINGS PER HOUR	TOTAL INCOME

CREDIT CARD *Info*

Description .... Bank Name ....
Card Number .... Phone # ....
Credit Limit .... Address ....

Website .... NOTES ....
User Name ....
Password ....

Description .... Bank Name ....
Card Number .... Phone # ....
Credit Limit .... Address ....

Website .... NOTES ....
User Name ....
Password ....

Description .... Bank Name ....
Card Number .... Phone # ....
Credit Limit .... Address ....

Website .... NOTES ....
User Name ....
Password ....

Description .... Bank Name ....
Card Number .... Phone # ....
Credit Limit .... Address ....

Website .... NOTES ....
User Name ....
Password ....

EMERGENCY *Fund* TRACKER

WEEK	DEPOSIT	TOTAL

PROGRESS TRACKER

NOTES

BANK ACCOUNT *Info*

Description ....
Bank Name ....
Account # ....
Phone # ....
Routing # ....
Address ....

Website ....
Debit or CC # ....
User Name ....
Pin # ....
Password ....

Description ....
Bank Name ....
Account # ....
Phone # ....
Routing # ....
Address ....

Website ....
Debit or CC # ....
User Name ....
Pin # ....
Password ....

Description ....
Bank Name ....
Account # ....
Phone # ....
Routing # ....
Address ....

Website ....
Debit or CC # ....
User Name ....
Pin # ....
Password ....

Description ....
Bank Name ....
Account # ....
Phone # ....
Routing # ....
Address ....

Website ....
Debit or CC # ....
User Name ....
Pin # ....
Password ....

Savings TRACKER

MONTH	ACCOUNT NAME	AMOUNT SAVED	TOTAL
JANUARY			
FEBRUARY			
MARCH			
APRIL			
MAY			
JUNE			
JULY			
AUGUST			
SEPTEMBER			
OCTOBER			
NOVEMBER			
DECEMBER			

SINKING *Funds* TRACKER

YEAR: _____

GOAL	TOTAL COST	DUE DATE	MONTHLY SAVINGS

Retirement TRACKER

YEAR: _____

DATE	DESCRIPTION	AMOUNT	BALANCE

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Donation TRACKING

DATE	ITEMS DONATED	LOCATION	VALUE	RECEIPT

Holiday TRACKER

HOLIDAY _____

FOOD

Food and drinks for parties, anything that goes beyond your typical grocery purchases.

ITEM / CATEGORY	BUDGET	SPENT
TOTAL:		

GIFTS

Any gifts you buy during the holiday season. You can break them up into categories (children, friends, charity, etc)

ITEM / CATEGORY	BUDGET	SPENT
TOTAL:		

MISCELLANEOUS

Decorations, gift wrap, or any other supplies for the holidays

ITEM / CATEGORY	BUDGET	SPENT
TOTAL:		

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