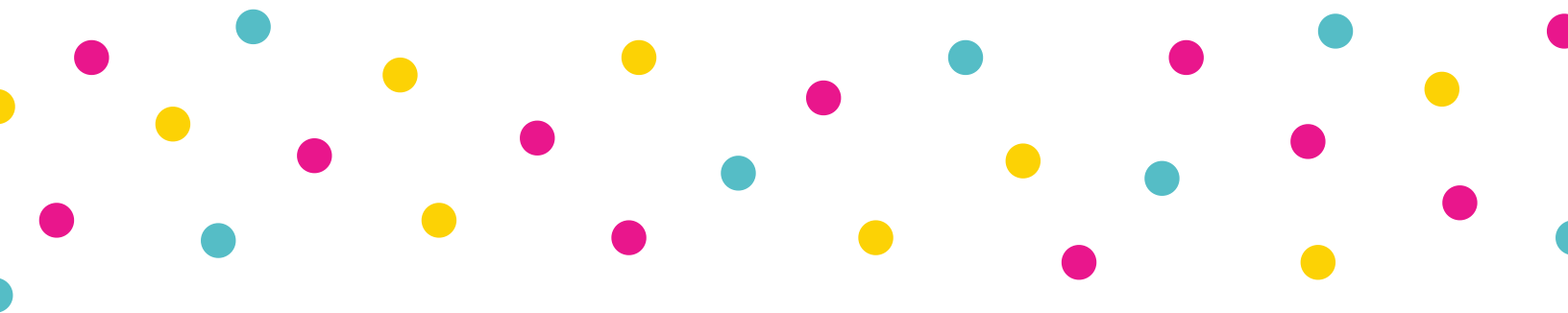


THE

*Budgeting*

BINDER



BUDGETING BINDER

BUDGETING BINDER

BUDGETING BINDER

BUDGETING BINDER

BUDGETING BINDER

MY BUDGETING BINDER

THE BUDGETING BINDER

FAMILY 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:**



# 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:**

# 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:**

# MONTHLY *Goals* TRACKER

**GOAL 1:**

**GOAL 2:**

**GOAL 3:**

**ACTION STEPS**

**ACTION STEPS**

**ACTION STEPS**

**ACTION STEPS**

**ACTION STEPS**

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**ACTION STEPS**

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**ACTION STEPS**

**DEADLINE:**

**DEADLINE:**

**DEADLINE:**

# MONTHLY *Goals* TRACKER

**GOAL 1:**

**GOAL 2:**

**GOAL 3:**

**ACTION STEPS**

**ACTION STEPS**

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**ACTION STEPS**

**DEADLINE:**

**DEADLINE:**

**DEADLINE:**

# MONTHLY *Goals* TRACKER

**GOAL 1:**

**GOAL 2:**

**GOAL 3:**

**ACTION STEPS**

**ACTION STEPS**

**ACTION STEPS**

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**ACTION STEPS**

**DEADLINE:**

**DEADLINE:**

**DEADLINE:**

# MONTHLY *Goals* TRACKER

**GOAL 1:**

**GOAL 2:**

**GOAL 3:**

**ACTION STEPS**

**ACTION STEPS**

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**DEADLINE:**

**DEADLINE:**

**DEADLINE:**

# MONTHLY *Goals* TRACKER

**GOAL 1:**

**GOAL 2:**

**GOAL 3:**

**ACTION STEPS**

**ACTION STEPS**

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**DEADLINE:**

**DEADLINE:**

**DEADLINE:**

# MONTHLY *Goals* TRACKER

**GOAL 1:**

**GOAL 2:**

**GOAL 3:**

**ACTION STEPS**

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**DEADLINE:**

**DEADLINE:**

**DEADLINE:**



# MONTHLY *Goals* TRACKER

**GOAL 1:**

**GOAL 2:**

**GOAL 3:**

**ACTION STEPS**

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**ACTION STEPS**

**DEADLINE:**

**DEADLINE:**

**DEADLINE:**

# MONTHLY *Goals* TRACKER

**GOAL 1:**

**GOAL 2:**

**GOAL 3:**

**ACTION STEPS**

**ACTION STEPS**

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**ACTION STEPS**

**ACTION STEPS**

**DEADLINE:**

**DEADLINE:**

**DEADLINE:**

# MONTHLY *Goals* TRACKER

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**GOAL 2:**

**GOAL 3:**

**ACTION STEPS**

**ACTION STEPS**

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**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 EXPENSESES	BUDGETED	ACTUAL

VARIABLE EXPENSESES	BUDGETED	ACTUAL

DEBT/SAVINGS	BUDGTED	ACTUAL

TOTAL INCOME	
FIXED EXPENSESES	-
VARIABLE EXPENSESES	-
DEBT/SAVINGS	-
TOTAL LEFTOVER	=

# SIMPLE *Budget* TEMPLATE

INCOME 1	INCOME 2	OTHER INCOME	TOTAL INCOME

+

+

=

FIXED EXPENSESES	BUDGETED	ACTUAL

VARIABLE EXPENSESES	BUDGETED	ACTUAL

DEBT/SAVINGS	BUDGTED	ACTUAL

TOTAL INCOME	
FIXED EXPENSESES	-
VARIABLE EXPENSESES	-
DEBT/SAVINGS	-
TOTAL LEFTOVER	=

# SIMPLE *Budget* TEMPLATE

INCOME 1	INCOME 2	OTHER INCOME	TOTAL INCOME
	+	+	=

FIXED EXPENSESES	BUDGETED	ACTUAL	VARIABLE EXPENSESES	BUDGETED	ACTUAL

DEBT/SAVINGS	BUDGTED	ACTUAL

TOTAL INCOME	
FIXED EXPENSESES	-
VARIABLE EXPENSESES	-
DEBT/SAVINGS	-
TOTAL LEFTOVER	=

# SIMPLE *Budget* TEMPLATE

INCOME 1	INCOME 2	OTHER INCOME	TOTAL INCOME

+

+

=

FIXED EXPENSESES	BUDGETED	ACTUAL

VARIABLE EXPENSESES	BUDGETED	ACTUAL

DEBT/SAVINGS	BUDGTED	ACTUAL

TOTAL INCOME	
FIXED EXPENSESES	-
VARIABLE EXPENSESES	-
DEBT/SAVINGS	-
TOTAL LEFTOVER	=

# SIMPLE *Budget* TEMPLATE

INCOME 1	INCOME 2	OTHER INCOME	TOTAL INCOME

+

+

=

FIXED EXPENSESES	BUDGETED	ACTUAL

VARIABLE EXPENSESES	BUDGETED	ACTUAL

DEBT/SAVINGS	BUDGTED	ACTUAL

TOTAL INCOME	
FIXED EXPENSESES	-
VARIABLE EXPENSESES	-
DEBT/SAVINGS	-
TOTAL LEFTOVER	=



# SIMPLE *Budget* TEMPLATE

INCOME 1	INCOME 2	OTHER INCOME	TOTAL INCOME
	+	+	=

FIXED EXPENSESES	BUDGETED	ACTUAL	VARIABLE EXPENSESES	BUDGETED	ACTUAL

DEBT/SAVINGS	BUDGTED	ACTUAL

TOTAL INCOME	
FIXED EXPENSESES	-
VARIABLE EXPENSESES	-
DEBT/SAVINGS	-
TOTAL LEFTOVER	=

# SIMPLE *Budget* TEMPLATE

INCOME 1	INCOME 2	OTHER INCOME	TOTAL INCOME
	+	+	=

FIXED EXPENSESES	BUDGETED	ACTUAL	VARIABLE EXPENSESES	BUDGETED	ACTUAL

DEBT/SAVINGS	BUDGTED	ACTUAL

TOTAL INCOME	
FIXED EXPENSESES	-
VARIABLE EXPENSESES	-
DEBT/SAVINGS	-
TOTAL LEFTOVER	=

# SIMPLE *Budget* TEMPLATE

INCOME 1	INCOME 2	OTHER INCOME	TOTAL INCOME
	+	+	=

FIXED EXPENSESES	BUDGETED	ACTUAL	VARIABLE EXPENSESES	BUDGETED	ACTUAL

DEBT/SAVINGS	BUDGTED	ACTUAL

TOTAL INCOME	
FIXED EXPENSESES	-
VARIABLE EXPENSESES	-
DEBT/SAVINGS	-
TOTAL LEFTOVER	=

# SIMPLE *Budget* TEMPLATE

INCOME 1	INCOME 2	OTHER INCOME	TOTAL INCOME
	+	+	=

FIXED EXPENSESES	BUDGETED	ACTUAL

VARIABLE EXPENSESES	BUDGETED	ACTUAL

DEBT/SAVINGS	BUDGTED	ACTUAL

TOTAL INCOME	
FIXED EXPENSESES	-
VARIABLE EXPENSESES	-
DEBT/SAVINGS	-
TOTAL LEFTOVER	=

# SIMPLE *Budget* TEMPLATE

INCOME 1	INCOME 2	OTHER INCOME	TOTAL INCOME
	+	+	=

FIXED EXPENSESES	BUDGETED	ACTUAL	VARIABLE EXPENSESES	BUDGETED	ACTUAL

DEBT/SAVINGS	BUDGTED	ACTUAL

TOTAL INCOME	
FIXED EXPENSESES	-
VARIABLE EXPENSESES	-
DEBT/SAVINGS	-
TOTAL LEFTOVER	=

# SIMPLE *Budget* TEMPLATE

INCOME 1	INCOME 2	OTHER INCOME	TOTAL INCOME
	+	+	=

FIXED EXPENSESES	BUDGETED	ACTUAL	VARIABLE EXPENSESES	BUDGETED	ACTUAL

DEBT/SAVINGS	BUDGTED	ACTUAL

TOTAL INCOME	
FIXED EXPENSESES	-
VARIABLE EXPENSESES	-
DEBT/SAVINGS	-
TOTAL LEFTOVER	=

# SIMPLE *Budget* TEMPLATE

INCOME 1	INCOME 2	OTHER INCOME	TOTAL INCOME
	+	+	=

FIXED EXPENSESES	BUDGETED	ACTUAL	VARIABLE EXPENSESES	BUDGETED	ACTUAL

DEBT/SAVINGS	BUDGTED	ACTUAL

TOTAL INCOME	
FIXED EXPENSESES	-
VARIABLE EXPENSESES	-
DEBT/SAVINGS	-
TOTAL LEFTOVER	=

# SIMPLE *Budget* TRACKER

[illegible]

### INCOME 1:

## INCOME 2:

## INCOME 2:

## OTHER INCOME:

## OTHER INCOME:

**TOTAL INCOME:**

**TOTAL INCOME:**

**TOTAL ACTUAL EXPENSES:**

**TOTAL ACTUAL EXPENSES:**

**REMAINING BALANCE:**

**REMAINING BALANCE:**

THE *Savvy* COUPLE



# SIMPLE *Budget* TRACKER

[illegible]

INCOME 1:

+

INCOME 2:

+

OTHER INCOME:

=

TOTAL INCOME:

-

TOTAL ACTUAL EXPENSES:

=

REMAINING BALANCE:

# SIMPLE *Budget* TRACKER

[illegible]

### INCOME 1:

## INCOME 2:

## INCOME 2:

#### OTHER INCOME:

#### OTHER INCOME:

**TOTAL INCOME:**

### TOTAL INCOME:

**TOTAL ACTUAL EXPENSES:**

**TOTAL ACTUAL EXPENSES:**

**REMAINING BALANCE:**

**REMAINING BALANCE:**

THE *Savvy* COUPLE

# SIMPLE *Budget* TRACKER

[illegible]

### INCOME 1:

## INCOME 2:

## INCOME 2:

### OTHER INCOME:

## OTHER INCOME:

## TOTAL INCOME:

## TOTAL INCOME:

**TOTAL ACTUAL EXPENSES:**

**TOTAL ACTUAL EXPENSES:**

**REMAINING BALANCE:**

**REMAINING BALANCE:**

THE *Savvy* COUPLE

# SIMPLE *Budget* TRACKER

[illegible]

### INCOME 1:

## INCOME 2:

## INCOME 2:

#### OTHER INCOME:

#### OTHER INCOME:

**TOTAL INCOME:**

**TOTAL INCOME:**

**TOTAL ACTUAL EXPENSES:**

**TOTAL ACTUAL EXPENSES:**

**REMAINING BALANCE:**

**REMAINING BALANCE:**

THE *Savvy* COUPLE

# SIMPLE *Budget* TRACKER

[illegible]

### INCOME 1:

## INCOME 2:

## INCOME 2:

#### OTHER INCOME:

#### OTHER INCOME:

**TOTAL INCOME:**

**TOTAL INCOME:**

**TOTAL ACTUAL EXPENSES:**

**TOTAL ACTUAL EXPENSES:**

**REMAINING BALANCE:**

**REMAINING BALANCE:**

THE *Savvy* COUPLE

# SIMPLE *Budget* TRACKER

[illegible]

INCOME 1:

+

INCOME 2:

+

OTHER INCOME:

=

TOTAL INCOME:

-

TOTAL ACTUAL EXPENSES:

=

REMAINING BALANCE:

# SIMPLE *Budget* TRACKER

[illegible]

### INCOME 1:

+

## INCOME 2:

+

#### OTHER INCOME:

2

**TOTAL INCOME:**

100

**TOTAL ACTUAL EXPENSES:**

2

**REMAINING BALANCE:**

# SIMPLE *Budget* TRACKER

[illegible]

INCOME 1:

+

INCOME 2:

+

OTHER INCOME:

=

TOTAL INCOME:

-

TOTAL ACTUAL EXPENSES:

=

REMAINING BALANCE:



# SIMPLE *Budget* TRACKER

[illegible]

## INCOME 1:

## INCOME 2:

## OTHER INCOME:

#### TOTAL INCOME:

**TOTAL ACTUAL EXPENSES:**

**REMAINING BALANCE:**

# SIMPLE *Budget* TRACKER

[illegible]

## INCOME 1:

## INCOME 2:

## OTHER INCOME:

#### TOTAL INCOME:

**TOTAL ACTUAL EXPENSES:**

**REMAINING BALANCE:**

# SIMPLE *Budget* TRACKER

[illegible]

INCOME 1:

+

INCOME 2:

+

OTHER INCOME:

=

TOTAL INCOME:

-

TOTAL ACTUAL EXPENSES:

=

REMAINING BALANCE:

# 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:				

# 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:				

# 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				
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MAINTENANCE				
LICENSE & TAX				
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ELECTRICITY				
WATER				
GAS				
TRASH				
CELL PHONE				
INTERNET				
CABLE				
FOOD				
GROCERIES				
EATING OUT				
DEBT PAYMENT				
DEBT 1				
DEBT 2				
TOTAL:				

# MONTHLY *Expenses* PLANNER

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

# MONTHLY *Expenses* PLANNER

ITEM	BUDGET	ACTUAL	DIFFERENCE	COMMENTS
INCOME				
INCOME 1				
INCOME 2				
OTHER				
SAVINGS				
RETIREMENT				
EMERGENCY FUND				
KIDS EDUCATION				
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HOMEOWNERS INSURANCE				
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MAINTENANCE				
AUTO				
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UTILITIES				
ELECTRICITY				
WATER				
GAS				
TRASH				
CELL PHONE				
INTERNET				
CABLE				
FOOD				
GROCERIES				
EATING OUT				
DEBT PAYMENT				
DEBT 1				
DEBT 2				
TOTAL:				



# MONTHLY *Expenses* PLANNER

ITEM	BUDGET	ACTUAL	DIFFERENCE	COMMENTS
INCOME				
INCOME 1				
INCOME 2				
OTHER				
SAVINGS				
RETIREMENT				
EMERGENCY FUND				
KIDS EDUCATION				
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CELL PHONE				
INTERNET				
CABLE				
FOOD				
GROCERIES				
EATING OUT				
DEBT PAYMENT				
DEBT 1				
DEBT 2				
TOTAL:				

# MONTHLY *Expenses* PLANNER

ITEM	BUDGET	ACTUAL	DIFFERENCE	COMMENTS
INCOME				
INCOME 1				
INCOME 2				
OTHER				
SAVINGS				
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CABLE				
FOOD				
GROCERIES				
EATING OUT				
DEBT PAYMENT				
DEBT 1				
DEBT 2				
TOTAL:				

# MONTHLY *Expenses* PLANNER

ITEM	BUDGET	ACTUAL	DIFFERENCE	COMMENTS
INCOME				
INCOME 1				
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SAVINGS				
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GROCERIES				
EATING OUT				
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DEBT 1				
DEBT 2				
TOTAL:				

# MONTHLY *Expenses* PLANNER

ITEM	BUDGET	ACTUAL	DIFFERENCE	COMMENTS
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INCOME 1				
INCOME 2				
OTHER				
SAVINGS				
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EMERGENCY FUND				
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HOMEOWNERS INSURANCE				
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ELECTRICITY				
WATER				
GAS				
TRASH				
CELL PHONE				
INTERNET				
CABLE				
FOOD				
GROCERIES				
EATING OUT				
DEBT PAYMENT				
DEBT 1				
DEBT 2				
TOTAL:				

# 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:				

# 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:				

# MONTHLY *Expenses* PLANNER

ITEM	BUDGET	ACTUAL	DIFFERENCE	COMMENTS
INCOME				
INCOME 1				
INCOME 2				
OTHER				
SAVINGS				
RETIREMENT				
EMERGENCY FUND				
KIDS EDUCATION				
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HOUSING				
MORTGAGE/RENT 1				
MORTGAGE/RENT 2				
HOMEOWNERS INSURANCE				
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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 <u>          </u> / <u>          </u>			
SECOND PAYCHECK <u>          </u> / <u>          </u>			
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 *Calendar*

Month / Year:

/

**SUNDAY**

# MONDAY

## TUESDAY

WEDNESDAY

## THURSDAY

**FRIDAY**

## SATURDAY

A 6x7 grid of handwriting practice paper. Each cell contains a large square for uppercase letters and four rows of dashed lines for lowercase letters. The grid is color-coded by column: pink, teal, teal, yellow, teal, teal, and pink.

# BILL PAYMENTS *Calendar*

Month / Year:

/

**SUNDAY**

## MONDAY

## TUESDAY

WEDNESDAY

## THURSDAY

**FRIDAY**

## SATURDAY

# BILL PAYMENTS *Calendar*

Month / Year:

/

# SUNDAY

# MONDAY

TUESDAY

WEDNESDAY

## THURSDAY

**FRIDAY**

## SATURDAY

The image displays a handwriting practice sheet with a grid of 42 squares (6 rows by 7 columns). Each square is designed for practicing a specific character or set of characters. The grid is organized into three main sections, each with two rows of squares. The central column consists of seven squares, each with a single row of dashed lines. The squares are color-coded: pink, teal, and yellow. The pink squares are located in the first and third columns, the teal squares in the second column, and the yellow squares in the fourth column. The first and third columns have two rows of squares each, while the second and fourth columns have two rows of squares each. The central column has seven squares, each with a single row of dashed lines. The squares are arranged in a way that allows for practicing different styles of handwriting, such as cursive and print. The dashed lines provide a guide for the height and placement of the characters. The overall layout is clean and professional, suitable for use in a classroom or as a personal practice tool.

# BILL PAYMENTS *Calendar*

Month / Year:

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SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
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# BILL PAYMENTS *Calendar*

Month / Year:

/

**SUNDAY**

## MONDAY

## TUESDAY

WEDNESDAY

## THURSDAY

**FRIDAY**

## SATURDAY

The image displays a handwriting practice sheet with a 6x7 grid of boxes. Each box is designed for practicing letter formation. The first row in each box is a large square for uppercase letters. The subsequent four rows consist of dashed lines on a solid background, intended for lowercase letters. The grid is color-coded by column: the first and last columns are pink, the second and third columns are teal, and the fourth, fifth, and sixth columns are yellow. The seventh column is pink.

# BILL PAYMENTS *Calendar*

Month / Year:

/

**SUNDAY**

## MONDAY

## TUESDAY

WEDNESDAY

## THURSDAY

**FRIDAY**

## SATURDAY

# BILL PAYMENTS *Calendar*

Month / Year:

/

**SUNDAY**

## MONDAY

## TUESDAY

WEDNESDAY

## THURSDAY

**FRIDAY**

## SATURDAY



# BILL PAYMENTS *Calendar*

Month / Year:

/

**SUNDAY**

## MONDAY

TUESDAY

WEDNESDAY

## THURSDAY

**FRIDAY**

## SATURDAY

# BILL PAYMENTS *Calendar*

Month / Year:

/

**SUNDAY**

# MONDAY

## TUESDAY

WEDNESDAY

## THURSDAY

**FRIDAY**

## SATURDAY

# BILL PAYMENTS *Calendar*

Month / Year:

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SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
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# BILL PAYMENTS *Calendar*

Month / Year:

/

**SUNDAY**

## MONDAY

## TUESDAY

WEDNESDAY

## THURSDAY

**FRIDAY**

## SATURDAY

The image displays a handwriting practice sheet with a 6x7 grid of boxes. Each box is designed for practicing letter formation. The first row in each box is a large square for uppercase letters. The subsequent four rows consist of dashed lines on a solid background, intended for lowercase letters. The grid is color-coded by column: the first and last columns are pink, the second and sixth columns are teal, and the third, fourth, and fifth columns are yellow.

# BILL PAYMENTS

# Checklist

Bill Name	Due	Amount	Balance	Paid
-----------	-----	--------	---------	------

# BILL Payments TRACKER

[illegible]

# DAILY Expense TRACKER

[illegible]

# 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

[illegible]

## PROGRESS TRACKER


## NOTES

# DEBT *Payments* TRACKER

[illegible]

# BANK ACCOUNT *Info*

Description .....

Account # .....

Routing # .....

Website .....

User Name .....

Password .....

Bank Name .....

Phone # .....

Address .....

Debit or CC # .....

Pin # .....

Description .....

Account # .....

Routing # .....

Website .....

User Name .....

Password .....

Bank Name .....

Phone # .....

Address .....

Debit or CC # .....

Pin # .....

Description .....

Account # .....

Routing # .....

Website .....

User Name .....

Password .....

Bank Name .....

Phone # .....

Address .....

Debit or CC # .....

Pin # .....

Description .....

Account # .....

Routing # .....

Website .....

User Name .....

Password .....

Bank Name .....

Phone # .....

Address .....

Debit or CC # .....

Pin # .....

# Savings TRACKER

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

# SINKING *Funds* TRACKER

**YEAR:** \_\_\_\_\_

[illegible]



# Retirement TRACKER

**YEAR:** \_\_\_\_\_

[illegible]

# 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:		

# 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:		