Personal Money Management - Budget Worksheet - BEFORE

Income Form Page 1:

Income #		From JENNIFER Deposited into Account \$3,625 checking							NANCIAL		
Income #	3	From			_Deposited	into Account		NEI	checking		
\$6,790	4	Take Home Pay Per Month BILL ACCOUNT									
		_		lowing :							
							Account	#			
\$4,566	5	Less Pe	r Mc	onth				ALL DEE	STS LISTED	REI OW:	24
All outgoing	6	\$1,159	for	MORTO	G/REN1	\$137,000	\$900	for	2ND MOF		74,448
monthly	7	\$194	for		LECTRIC	, , , , , , ,	\$323	for	CAR PAY		4,522
checking	8	INC	for		RTY TAXES	_	\$398	for	CAR PAY		8,352
withdrawals;	9	\$60	for	WATER	? BILL	=	\$90	for	DFCU LO	C	2,136
both monthly	10	\$260	for	НОМЕ.	/AUTO INS	_ URANCE	\$145	for	DFCU VIS	A	6,103
and irregular	11	\$168	for	CABLE	/NET/LANE	D LINE	\$150	for	CAPITAL	ONE	4,342
	12	\$27	for	LICENS	SE TABS FO	R AUTO	\$110	for	CAPITAL	ONE	900
	13	\$0	for	CHILD		<u>-</u>	\$25	for	MACY'S		5,640
	14	\$0	for		ITY SYSTEM	(ADT?)	\$192	for	B OF AME	RICA	7,648
	15	\$59	for		PHONES	_	\$25	for	HOME DE	PO1	950
	16	\$0	for		HEALTH CL	<u>U</u> B		for			BALANCE
	17	\$0	for	DONA		=		for			BALANCE
	18	\$0	for	KIDS C	OLLEGE	_		for			BALANCE
	19 20		for	AETED	NET PAY EX	_ VDENICEC,		for			BALANCE
		#200	for		SUPPORT	APENSES.	Coourad	#0.700		# 004 000	
	21	\$200	for		AL INSURA	NCE	Secured	\$2,780		\$224,322	
	22	\$0	for		SURANCE	- -	Unsecured	\$737		\$27,719	
	23	\$81	for	LIFE IIV.	SURANCE	=	Total	\$3,517		\$252,041	
\$200		Less Pe	r Mc	onth	Regular S	Savings #1	account	#			
Ψ200		_			nogular c	arnigo " i	aoooun	···			
	25	\$200	for	HOME	MAINTENA	ANCE		for			
	26	\$0	for	HOME	IMPROVE	MENTS		for			
								,,			
\$200		Less Pe	r Mc	onth	Special S	Savings #1	account	#			
	27	\$50	for	AUTO	MAINTENA	NCE	\$25	for	SAVING N	JEXT ALITC)
	27	\$25			MAINTENA	_	\$100		SAVING N		
						=		-			
\$250		Less Pe	r Mc	onth	Holiday S	Savings #1	account	#			
	28	\$25	for	R-DAY	S-ANNIVER	PSARY	\$20	for	SHOWERS	S-GRADIIA	ATIONS
	28		for		ER'S-FATHE	_	\$200		X-MAS-VA		
						_	+ =3 0	-			
\$0		Less Pe	r Mc	onth		larket Acc					
\$0	-	_			(WHAT AL	BOUT 6-8 MON	THS BILLS?)				
\$0	29	_	r Mc			BOUT 6-8 MON	THS BILLS?)	for			

\$1,574 30 Cash Left Per Month

Income Form Page 2

SPENDING CHECKING ACCOUNT PARTNER 1 WITH CHECK-CARD ACCESS



\$1,574	31	Carryover Cash Left Per Month					Account #					
		Less the following :					JENNIFER					
\$1 50 <i>1</i>	32	Less Pe	r Mo	nth	CHEC	KING ACC	OLINIT 2					
Ψ1,554	JZ	[LC33 C	i ivio	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	CHEC	KING ACC	OUNT 2					
All outgoing	33	\$80	for	GAS FC	OR AUTO	<u></u>		for	OTHER	47		
monthly	34	\$700	for	GROCI	ERIES			for	OTHER	47		
checking	35	\$0	for	LAUND	RY			for	OTHER	47		
withdrawals;	36	\$40	for	DRY CL	EANING			for	OTHER	47		
both monthly	37	\$240	for	DINNER	RS/LUNCH	HES OUT		for	OTHER	47		
and irregular	38	\$28	for	MONTH	HLY PRESC	CRIPTIONS		for	OTHER	47		
	39	\$40	for		JT MONTI			for	OTHER	47		
DIVIDE	40	\$40	for		LOWANG	<u>C</u> E		for	OTHER	47		
TOTAL		\$6	for	CAR W		_		for	OTHER	47		
PER MONTH		\$40	for		HLY PET EX			for	OTHER	47		
IN THIS		\$100	for			S (TARGET? DRU	G STORE?)					
CHECKING		\$200	for		AINMEN1	_			AM I PERSONALLY GO			
ACCOUNT	45	\$0	for		IG OR BU	<u>'S</u> FEES		DO AE	BOUT MY <u>own</u> retire	MENT?		
BY 4 WEEKS		\$80	for	CASH		_						
????/4=	47		for	OTHER			0	% OF G	ROSS INCOME SAVED BY EMI	PLOYER		
???? WEEK	47		for	OTHER		<u></u>	0	% OF G	ROSS INCOME SAVED BY ME			
TO SPEND	47		for	OTHER		_		SHOUL	D BE 10%-15% OF GROSS IN	COME		
	47		for	OTHER		_	0	\$ AFTER	TAX AMOUNT MONTHLY BEIN	IG SAVED		
						_			(CONSIDER A ROTH IRA)	1		
\$0		Less Pe	r Mo	nth	Regular	Savings #2	account	:#				
				(FLEXABL	E SPENDING	G ACCOUNT AT	WORK?)					
	48		for		AL EVENT	<u>S</u>		for	VISION EVENTS	_		
	48	\$0	for	DENTA	<u>EVENTS</u>	_	\$0	for	(GLASSES EVERY 2 YEARS	?)		
\$38		Less Pe	r Mo	onth	Special	Savings #2	account	#				
	49	\$25	for	HAIR E	/ENTS (CC	OLOR, PERM?)		for				
	50	\$13	for	PET EVE	NTS (VET,	GROOMER?)		for		_		
0.450		1 D -	N.A	41-	11-11-1	C #0		. 11		- I		
\$150		Less Pe	r ivio	ontn	нопаау	Savings #2	account	. #				
	51	\$50	for	CLOTH	ING EVEN	VTS (SELF)	\$100	for	CLOTHING EVENTS	(KIDS)		
	51	\$0	for	CLOTH	ING EVEN	VTS (SPOUSE)		for		-		
\$0		Less Pe	r Mo	onth	IRA Acc	ount 1 acc	ount #			l		
	52		for			<u></u>		for		_		
-\$208	53	Cash Le	eft Po	er Month	 1							

Income Form Page 3:

SPENDING CHECKING ACCOUNT PARTNER 2

WITH CHECK-CARD ACCESS



-\$208	54	Carryover	Cash Lef	t Per Month	Account	#		
		Less the fol		SEAN				
# 0.40		L D M	41-	OUTOVING AGO	OLINIT 2			
\$949	55	Less Per Mo	ontn	CHECKING ACC	OUNI 3			
All outgoing	33	\$240 for	GAS FO	OR AUTO		for	OTHER	47
monthly	34	WIFE for	GROC	ERIES		for	OTHER	47
checking	35	\$0 for	LAUND	PRY		for	OTHER	47
withdrawals;	36	WIFE for	DRY CL	EANING		for	OTHER	47
both monthly	37	\$440 for	DINNER	R/LUNCHES OUT		for	OTHER	47
and irregular	38	\$0 for	MONTH	HLY PRESCRIPTIONS		for	OTHER	47
	39	\$25 for	HAIRC	UT MONTHLY		for	OTHER	47
DIVIDE	40	\$0 for	KIDS AL	LLOWANCE		for	OTHER	47
TOTAL		\$24 for	CAR W			for	OTHER	47
PER MONTH		\$0 for		HLY PET EXPENSES		for	OTHER	47
IN THIS	43	\$0 for	<i>BEAUT</i> \	/ SUPPLIES (TARGET? DRU	IG STORE?)			
CHECKING	44	\$220 for		AINMEN1			AM I PERSONALLY GO	
ACCOUNT		\$0 for		IG OR BUS FEES		DO AE	BOUT MY <u>own</u> retire	MENT?
BY 4 WEEKS	46	\$0 for	CASH					
????/4=	47	for	OTHER		4	% OF G	ROSS INCOME SAVED BY EMF	PLOYER
???? WEEK	47	for	OTHER		4	% OF G	ROSS INCOME SAVED BY ME	
TO SPEND	47	for	OTHER			SHOUL	D BE 10%-15% OF GROSS IN	COME
	47	for	OTHER		0	\$ AFTER	TAX AMOUNT MONTHLY BEIN	IG SAVED
							(CONSIDER A ROTH IRA)	
\$300		Less Per Mo	onth	Regular Savings #3	account	#		
	-	# 2000 for	1/4/2/47	TIONS 2700 VD		£		
	56	\$300 for	VACA	<u> </u>		for for		-
		101				101		-
\$100		Less Per Mo	onth	Special Savings #3	account	#		
				(SPORTING EVENTS? L	ESSONS?)			
	57	\$100 for	GOLF 1	1200 YR		for		_
		?? for	SEASO	N TICKETS		for		<u>-</u>
\$0		Less Per Mo	onth	Holiday Savings #3	account	#		
			51101	Holiday Javings #3	account			
	58	\$0 for	EDUCA	TIONAL EXPENSES		for		_
		for				for		-
\$0		Less Per Mo	onth	IRA Account 2 acc	count #			
	59	for				for		
								-
-\$1,557	60	Cash Left P	er Month	า				