

## Monthly Budget Planner

Month: \_\_\_\_\_

NET INCOME	BUDGET	ACTUAL	DIFF.
TOTAL:			

UTILITIES	BUDGET	ACTUAL	DIFF.
Electric / Gas			
Water			
Sanitation Collection			
Phone			
Internet			
Other:			
TOTAL:			

OTHER MISC. EXPENSES	BUDGET	ACTUAL	DIFF.
Auto Ins.			
Child Support / Alimony			
Gasoline			
Groceries / Other Essentials			
Health Ins.			
Life Ins. Premiums			
Renters/Homeowners Ins.			
Out Of Pocket Medical			
Public Transportation			
TOTAL:			

DEBT	BUDGET	ACTUAL	DIFF.
Mortgage			
Rent			
Auto Loan Payments			
Credit Cards			
Student Loans			
Other Loan Payments			
Other Loan Payments			
Other Loan Payments			
Other Loan Payments			
Other Loan Payments			
TOTAL:			

SAVE FOR BIG EXPENSES	BUDGET	ACTUAL	DIFF.
Property Taxes			
Parking / Registration Fees			
Car Maintenance / Repairs			
Other:			
Other:			
TOTAL:			

SAVINGS	BUDGET	ACTUAL	DIFF.
TOTAL:			

 **FINANCIAL GOALS**

### HELPFUL HINTS

**INCOME:** Use your net income (after deductions) for budgeting, as gross income may lead to overspending.

**PAYOFF DEBTS:** Focus on paying high-interest debts first or consider paying off the smallest balance to reduce monthly payments. Once a debt is paid off, use those funds to tackle the next smallest debt.

**NEEDS VS. WANTS:** Needs are essentials (housing, utilities, groceries), while wants are non-essentials (dining out, entertainment). If you're struggling with needs, cut back on wants.

**SEEKING HELP:** If you're overwhelmed, contact a Loan Officer for guidance on managing your finances.