

EXPENSES *Exploratory Worksheet*

Once you have funded your retirement accounts, paid debts, and set up six months of an emergency fund, Use this sheet to determine what is a comfortable amount to budget on each of these categories keeping in mind the 50/20/30 financial planning rule. Then, use them in the following worksheets to balance your budget.

VACATIONS:

CAREER DEVELOPMENT:

STUDIO:

HEALTH / WELLBEING:

ENTERTAINMENT:

CLOTHING:

OTHER HOBBIES:

ADDITIONAL SAVINGS:

BUDGET *Income worksheet*

CURRENT MONTHLY INCOME

AMOUNT

<input type="checkbox"/>
<input type="checkbox"/>
<input type="checkbox"/>
<input type="checkbox"/>
<input type="checkbox"/>
<input type="checkbox"/>
<input type="checkbox"/>
<input type="checkbox"/>
<input type="checkbox"/>
<input type="checkbox"/>
<input type="checkbox"/>
<input type="checkbox"/>
<input type="checkbox"/>
<input type="checkbox"/>
<input type="checkbox"/>
<input type="checkbox"/>
<input type="checkbox"/>
<input type="checkbox"/>
<input type="checkbox"/>
<input type="checkbox"/>
<input type="checkbox"/>
<input type="checkbox"/>
<input type="checkbox"/>
	TOTAL

NOTES:

[Large light orange rounded rectangular area for notes]

WHAT AREAS ARE WORKING?

.....
.....
.....

HOW CAN THOSE AREAS BE GROWN?

.....
.....
.....

WHAT NEW WAYS CAN I ADD TO MY INCOME?

.....
.....
.....

BUDGET *Expenses worksheet*

CURRENT MONTHLY EXPENSES

AMOUNT

BASIC NEEDS/ HOUSING

- Mortgage/rent
- Electric
- Water
- Internet
- Phone
- Groceries
- Other
- Other
- Other
- Other
- Other

TOTAL HOUSING

TRANSPORTATION

- Car Payment
- Public Transportation Pass
- Average Rideshare Budget
- Repairs
- Gas
- Parking
- Other
- Other

TOTAL TRANSPORTATION

ENTERTAINMENT

- Cable
- Subscription services (Amazon, Netflix, Hulu, etc.)
- Dining Out/ take out
- Concerts & Music
- Bars & alcohol
- Other
- Other
- Other
- Other
- Other
- Other

TOTAL ENTERTAINMENT

BUDGET *Expenses worksheet*

	AMOUNT
LOANS	
<input type="checkbox"/> Student loans	
<input type="checkbox"/> Medical	
<input type="checkbox"/> Credit card	
<input type="checkbox"/>	
<input type="checkbox"/>	
TOTAL LOANS	
INSURANCE	
<input type="checkbox"/> Rental insurance	
<input type="checkbox"/> Health insurance	
<input type="checkbox"/> Car insurance	
<input type="checkbox"/> Life insurance	
<input type="checkbox"/> Other	
<input type="checkbox"/> Other	
<input type="checkbox"/> Other	
<input type="checkbox"/> Other	
TOTAL INSURANCE	
SAVINGS	
<input type="checkbox"/> IRA/Retirement Fund	
<input type="checkbox"/> Emergency Fund	
<input type="checkbox"/> Vacation Fund	
<input type="checkbox"/> Savings goal 1	
<input type="checkbox"/> Savings goal 2	
<input type="checkbox"/> Savings goal 3	
<input type="checkbox"/> Savings goal 4	
<input type="checkbox"/> Savings goal 5	
<input type="checkbox"/> Other	
TOTAL SAVINGS	

BUDGET *Expenses worksheet*

PERSONAL	AMOUNT
<input type="checkbox"/> Gym	
<input type="checkbox"/> Medical	
<input type="checkbox"/> Grooming (shampoo, haircuts, face products)	
<input type="checkbox"/> Clothing	
<input type="checkbox"/> Other	
<input type="checkbox"/> Other	
<input type="checkbox"/> Other	
TOTAL PERSONAL	
OTHER	
<input type="checkbox"/> Pets	
<input type="checkbox"/> Other	
<input type="checkbox"/> Other	
<input type="checkbox"/> Other	
TOTAL OTHER	
TOTAL EXPENSES	

BALANCING YOUR BUDGET

TOTAL INCOME

TOTAL EXPENSE

DIFFERENCE

TOTAL DIFFERENCE (INCOME - EXPENSES)

AM I FOLLOWING THE 50/30/20 RULE? (50% of expenses to necessities (bills/living), 30% to saving, 20% to wants)

Current % toward necessities:

Current % toward savings:

Current % toward "wants":

WHAT ITEMS CAN I CUT OUT OR CUT BACK ON?

IN WHAT OTHER WAYS CAN I SAVE?

Weekly Savings Goals

HABIT TRACKER

ANNUAL SAVING GOAL =

WEEKLY SAVING GOAL =

HOW IT WORKS:

Use this habit tracker to stick to your savings goals. Determine how much you want to save by the end of the year and what you would need to contribute weekly to get there. For example, to save \$5,000 in a year, you will need to contribute \$100 a week.

Stay accountable by checking off each week that you contribute.

WEEK	YES!	WEEK	YES!
01	<input type="checkbox"/>	27	<input type="checkbox"/>
02	<input type="checkbox"/>	28	<input type="checkbox"/>
03	<input type="checkbox"/>	29	<input type="checkbox"/>
04	<input type="checkbox"/>	30	<input type="checkbox"/>
05	<input type="checkbox"/>	31	<input type="checkbox"/>
06	<input type="checkbox"/>	32	<input type="checkbox"/>
07	<input type="checkbox"/>	33	<input type="checkbox"/>
08	<input type="checkbox"/>	34	<input type="checkbox"/>
09	<input type="checkbox"/>	35	<input type="checkbox"/>
10	<input type="checkbox"/>	36	<input type="checkbox"/>
11	<input type="checkbox"/>	37	<input type="checkbox"/>
12	<input type="checkbox"/>	38	<input type="checkbox"/>
13	<input type="checkbox"/>	39	<input type="checkbox"/>
14	<input type="checkbox"/>	40	<input type="checkbox"/>
15	<input type="checkbox"/>	41	<input type="checkbox"/>
16	<input type="checkbox"/>	42	<input type="checkbox"/>
17	<input type="checkbox"/>	43	<input type="checkbox"/>
18	<input type="checkbox"/>	44	<input type="checkbox"/>
19	<input type="checkbox"/>	45	<input type="checkbox"/>
20	<input type="checkbox"/>	46	<input type="checkbox"/>
21	<input type="checkbox"/>	47	<input type="checkbox"/>
22	<input type="checkbox"/>	48	<input type="checkbox"/>
23	<input type="checkbox"/>	49	<input type="checkbox"/>
24	<input type="checkbox"/>	50	<input type="checkbox"/>
25	<input type="checkbox"/>	51	<input type="checkbox"/>
26	<input type="checkbox"/>	52	<input type="checkbox"/>

TOTAL SAVED AT END OF YEAR:

NOTES: