



HOW TO CREATE A BUDGET THAT WORKS FOR YOU

FOR
YOU NOT
PROFIT

FOOD FOR THOUGHT



1. What does your budget mean to you?



2. Why do you want to keep a budget?

3. What are your short- and long-term financial goals?

4. How do you keep track of your monthly budget?

5. How can you put what you've learned into practice?

MONTHLY BUDGET



ESTIMATED EXPENSES	
<i>Fixed Expenses</i>	
Housing	
Child Care	
Cell Phone	
Cable & Internet	
Insurance	
Loan Payments	
<i>Flexible Expenses</i>	
Food & Drink	
Home Utilities	
Gas & Transportation	
Savings & Retirement Contributions	
Entertainment	
Shopping	
<i>Occasional Expenses</i>	
Home & Car Maintenance	
Travel	
Taxes	
Miscellaneous Purchases	
TOTAL Expenses	

ESTIMATED INCOME	
Work Income	
Gig Income	
Additional Income	
TOTAL Income	

TOTALS	
Total Income	
Total Expenses	
MONEY LEFT OVER	



ANNUAL BUDGET

ESTIMATED EXPENSES

Housing	\$
Child Care	\$
Cell Phone	\$
Cable & Internet	\$
Insurance	\$
Loan Payments	\$
Food & Drink	\$
Home Utilities	\$
Gas & Transportation	\$
Savings & Retirement Contributions	\$
Entertainment	\$
Shopping	\$
Home & Car Maintenance	\$
Travel	\$
Taxes	\$
Miscellaneous Purchases	\$
	\$
	\$
TOTAL Expenses	\$



ESTIMATED INCOME

Work Income	\$
Gig Income	\$
Additional Income	\$
	\$
	\$
TOTAL Income	\$

TOTALS

Total Estimated Income	\$
Total Estimated Expenses	-\$
MONEY LEFT OVER	\$

THANK YOU!

[FSCU.com/Guidance](https://www.fscu.com/Guidance) | 713-676-7777

Additional Resources



7 STEPS TO BUILDING YOUR BUDGET

Creating a budget can be intimidating, but it can also be an important tool for achieving your financial goals.

[FSCU.com/BudgetingBasics](https://www.fscu.com/BudgetingBasics)



5 TIPS FOR GETTING OUT OF DEBT

Consumer debt in the U.S. is at an all-time high, but these five tips can help you get your debt under control.

[FSCU.com/DebtTips](https://www.fscu.com/DebtTips)



TAKING CONTROL OF YOUR CREDIT SCORE

Good credit can open doors financially, and this article will show you how to improve your credit score.

[FSCU.com/CreditScore](https://www.fscu.com/CreditScore)