

# HOW TO CREATE A BUDGET THAT WORKS FOR YOU



### 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?

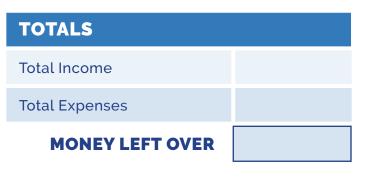
### **MONTHLY BUDGET**



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

**TOTAL** Expenses

ESTIMATED INCOME	
Work Income	
Gig Income	
Additional Income	
TOTAL Income	





## 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	\$
	\$
	\$
<b>TOTAL</b> Expenses	\$



ESTIMATED INCOME	
Work Income	\$
Gig Income	\$
Additional Income	\$
	\$
	\$
TOTAL Income	\$

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



# THANK YOU!

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### **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



#### 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



### 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

