Label your calendar and write out the days you get paid, the amount, when bills are due, along with how you plan on splitting up food and other spending habits. Don't forget to set aside money each week to build your savings, too!

Income

AMOUNT PAID | PAY DATE

Expenses

AMOUNT DUE | DUE DATE

Expenses

AMOUNT DUE | DUE DATE

Expenses

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arizona central CREDIT UNION

BUDGETING WORKBOOK

Tips to help you get started

1. Set short term, medium and long term goals.
2. Track expenses for a month to see where your money is really going.
3. Always ask, do I need this? Or just want it?
4. Shop wisely - make a list, use coupons and evaluate each purchase.

Keep your financial goals top of mind

Reflect on your "why's" and how you plan to reach your goals.

OVERVIEW OF YOUR ASSETS

(What you own)

Quick Assets

Cash on hand:

Savings	$ ________
Checking	$ ________
Money Market	$ ________
Mutal Funds	$ ________
Stocks	$ ________
Bonds	$ ________
Life Insurance (Cash Value)	$ ________

Restricted Assets

Certificate of Deposit	$ ________
Maturity Date	$ ________

Retirement Accounts:

401K	$ ________
IRA	$ ________
OTHER	$ ________
Current Value of Pension (if applicable)	$ ________
Stock Options	$ ________
Tax-Deferred Annuities	$ ________

Slow Assets

Home	$ ________
Other Real Estate	$ ________
Business Equity	$ ________

Total Assets

$ ________

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OVERVIEW OF YOUR LIABILITIES
(What you owe)

Credit Card Debts	$ ________
Home Mortgage	$ ________
Home Equity Loan	$ ________
Auto Loans	$ ________
Student Loans	$ ________
Other Loans	$ ________
Total Liabilities	$ ________
Total Assets	$ ________
Minus Total Liabilities	$ ________

Net Worth $ ________

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BASIC MONTHLY EXPENSES

Expenses	PAY DATE	PAYMENT
HOUSING		
Rent/Mortgage		
Condo Fee/Dues		
Storage Fee		
UTILITIES		
Electricity		
Gas or Oil Heat		
Water		
Sewer		
Garbage		
Cellular		
Internet		
Cable		
TRANSPORTATION		
Gasoline		
Bus Fare		
Parking/Tolls/Etc.		
FOOD		
Groceries		
Household Supplies		
Lunches (work/school)		
Snacks/Coffee		
INSURANCE		
Auto		
Life		
Health		
Home		
Other		
HEALTH CARE		
Prescription Medicines		
Doctor		
COUNSELING		
EDUCATION		
Tuition		
Books and Fees		
Room and Board		
MISCELLANEOUS		
TOTAL		

Expenses	PAY DATE	PAYMENT
PET CARE		
Food/Etc.		
Veterinarian		
DEPENDENT		
Day Care/Sitter		
Diapers		
Alimony		
Child Support		
Allowance		
CONTRIBUTIONS		
Club/Union Dues		
Church/Synagogue		
Charity		
PERSONAL		
Postage		
Beauty/Barber		
Toiletries/Cosmetics		
Cigarettes/Tobacco		
Health Club		
Newspaper		
Dry Cleaning		
ENTERTAINMENT		
Meals Out		
Movies/Plays		
Hobbies		
Sports		
FEES		
Checking		
ATM		
SAVINGS		
Savings Account		
IRA Contribution		
College Fund		
MISCELLANEOUS		
TOTAL		

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