

Personal finance benefits include the ability to effectively budget for costs, higher retirement savings rates, and attempting to make good investment decisions that will assist the individual reach his or her financial goals.

FINANCE

The Budgeting Workbook.

PREPARED BY

PLANNERS BY BEE

plannersbybee.etsy.com

Income Tracker

JAN FEB MAR APR MAY JUN JUL AUG SEP OCT NOV DEC

[illegible]

TRANSACTION ACCOUNT

TOTAL INCOME	TOTAL EXPENSE	OVERALL BALANCE

SAVING ACCOUNT

TOTAL INCOME	TOTAL EXPENSE	OVERALL BALANCE

Expense Tracker

JAN FEB MAR APR MAY JUN JUL AUG SEP OCT NOV DEC

[illegible]

TRANSACTION ACCOUNT

TOTAL INCOME	TOTAL EXPENSE	OVERALL BALANCE

SAVING ACCOUNT

TOTAL INCOME	TOTAL EXPENSE	OVERALL BALANCE

Donation Tracker

MONTH: _____

[illegible]

Bills & Subscriptions

MONTHLY	AMOUNT	DUE	PAID
			<div><div></div><div></div><div></div><div></div><div></div><div></div></div>
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ANNUAL	AMOUNT	DUE	PAID
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EASY TIPS TO REACH FINANCIAL FREEDOM

It would be best if you plan your finances to reach your financial freedom.



Set your savings goals

Think wisely about credit



Practice a habit to save money

Maintain your property



Try to invest your money

Paycheck Budget Plan

PREVIOUS PAYMENT:

PAYDATE:

NEXT PAYDATE:

NEXT DUE DATE:

MONTH:
DATE: / /

INCOME SOURCE	AMOUNT	RECIEVED
1.		
2.		
3.		
4.		
5.		

SAVINGS	AMOUNT	ACTUAL
1.		
2.		
3.		
4.		
5.		

EXPENSE	AMOUNT	SPENT
1.		
2.		
3.		
4.		
5.		
6.		
7.		

DEBTS	AMOUNT	ACTUAL
1.		
2.		
3.		
4.		
5.		

SINKING FUNDS	AMOUNT	ACTUAL
1.		
2.		
3.		
4.		
5.		
6.		
7.		
8.		

BILLS	DUE	AMOUNT	SPENT
1.			
2.			
3.			
4.			
5.			
6.			
7.			
8.			
9.			
10.			

BUDGET TOTALS	AMOUNT	ACTUAL
1. INCOME		
2. EXPENSE		
3. BILLS		
4. SAVINGS		
5. DEBTS		
6. SINKING		
7.		
8.		

Bi-Weekly Paycheck Budget

PREVIOUS PAYMENT:

PAYDATE:

NEXT PAYDATE:

NEXT DUE DATE:

MONTH:
DATE: / /

INCOME SOURCE	AMOUNT	RECIEVED
1.		
2.		
3.		
4.		
5.		

SAVINGS	AMOUNT	ACTUAL
1.		
2.		
3.		
4.		
5.		

EXPENSE	AMOUNT	SPENT
1.		
2.		
3.		
4.		
5.		
6.		
7.		

DEBTS	AMOUNT	ACTUAL
1.		
2.		
3.		
4.		
5.		

SINKING FUNDS	AMOUNT	ACTUAL
1.		
2.		
3.		
4.		
5.		
6.		
7.		
8.		

BILLS	DUE	AMOUNT	SPENT
1.			
2.			
3.			
4.			
5.			
6.			
7.			
8.			
9.			
10.			

BUDGET TOTALS	AMOUNT	ACTUAL
1. INCOME		
2. EXPENSE		
3. BILLS		
4. SAVINGS		
5. DEBTS		
6. SINKING		
7.		
8.		

Cash Envelope-Budget Plan

PREVIOUS PAYMENT:

P A Y D A T E :

NEXT PAYDATE:

NEXT DUE DATE:

MONTH: _____
DATE: / /

INCOME SOURCE	AMOUNT	RECIEVED
1.		
2.		
3.		
4.		
5.		

SAVINGS	AMOUNT	ACTUAL
1.		
2.		
3.		
4.		
5.		

CASH ENVELOPE	AMOUNT	SPENT
1.		
2.		
3.		
4.		
5.		
6.		
7.		

DEBTS	AMOUNT	ACTUAL
1.		
2.		
3.		
4.		
5.		

BILLS	DUE	AMOUNT	SPENT
1.			
2.			
3.			
4.			
5.			
6.			
7.			
8.			
9.			
10.			

SINKING FUNDS	AMOUNT	ACTUAL
1.		
2.		
3.		
4.		
5.		
6.		
7.		
8.		

BUDGET TOTALS	AMOUNT	ACTUAL
1. INCOME		
2. EXPENSE		
3. BILLS		
4. SAVINGS		
5. DEBTS		
6. SINKING		
7.		
8.		

Monthly Budget Plan

S M T W T F S

DATE:

INCOME GOAL:

SAVINGS GOAL:

LIST OF INCOME	AMOUNT
----------------	--------

BILLS & EXPENSES	AMOUNT	DUE
------------------	--------	-----

TOTAL INCOME:

TOTAL EXPENSES:

Monthly Budget Plan

PLAN:

MONTH :

INCOME GOAL

SAVINGS GOAL

BILLS & EXPENSES

AMOUNT

DUE

TOTAL INCOME

TOTAL EXPENSES

Monthly Budget- A Comprehensive Overview

DUE DATE

INCOME

EXPENSES

OTHER INCOME

TOTAL INCOME

TOTAL EXPENSES

BUDGET

TOTAL SAVING

NOTES

Financial Summary

Month: _____

INCOME STREAMS

AFTER TAX	BUDGET	ACTUAL	DIFFERENCES
INCOME			
SIDE HUSTLES			
BUSINESS			
OTHERS			

FIXED AND VARIABLE EXPENSES

EXPENSES	BUDGET	ACTUAL	DIFFERENCES

SAVINGS

TOTAL SAVINGS	
Total Income (After Tax)	
Total Fixed Expenses	
Total Variable Expenses	
Savings - Income + Expenses	

A circular protractor with degree markings from 1 to 37. The markings are arranged in a semi-circle, with 1 at the left and 37 at the right. The protractor is used for measuring angles.

THE ULTIMATE LIST OF BUDGET CATEGORIES

Household Budget

Keeping a roof over your head is considered a housing expense.

- Mortgage/rent
- Utilities
- Home repairs

Personal Use

A personal care or "lifestyle" expense.

- Makeup
- Clothing & Shoes
- Self-care

Medical Care

Critical to include be live a much healthier life over the long run

- Health insurance
- First aid supplies
- Life insurance

Work

Maintaining a healthy work-life balance

- Uniform or professional
- Work equipment, tools & supplies

Transportation

Includes car payments, registration and DMV fees, gas, maintenance, parking, tolls, and public transit.

Family

A family budget is a plan for your family's incoming money

- Basic groceries
- Splurge groceries
- Subscriptions

Pets

Budget for pet needs

- Veterinary care
- Pet food & vitamins
- Toys, cages, etc

Gifting

Expenses that may be needed occasionally to buy gifts

- Birthday presents
- Holiday presents
- Graduations

Events & Fun

Budget category consists of your "fun money." That's important!

- Vacations
- Concerts & festivals

Saving & Debt

Without an emergency fund, you may find yourself in dire by an unexpected

- Emergency fund
- Credit card debt

Savings Goal Planner

DATE :

MY SAVINGS GOAL

DAILY

MONTHLY

GOAL AMOUNT

DUE

MY PROBLEM WITH SAVINGS

MOTIVATIONS TO HANDLE THE PROBLEM

Savings Goal Plan

S M T W T F S

DATE:

GOALS

MOTIVATIONS

STARTING BALANCE

DAILY SAVINGS

MONTHLY SAVINGS

REQUIRED AMOUNT

DUE DATE

REMINDERS

NOTES

Savings Overview

S M T W T F S

DATE:

AMOUNT DEPOSITED

JAN	FEB	MAR	APR	MAY	JUN
JUL	AUG	SEP	OCT	NOV	DEC

AMOUNT REMAINING

JAN	FEB	MAR	APR	MAY	JUN
JUL	AUG	SEP	OCT	NOV	DEC

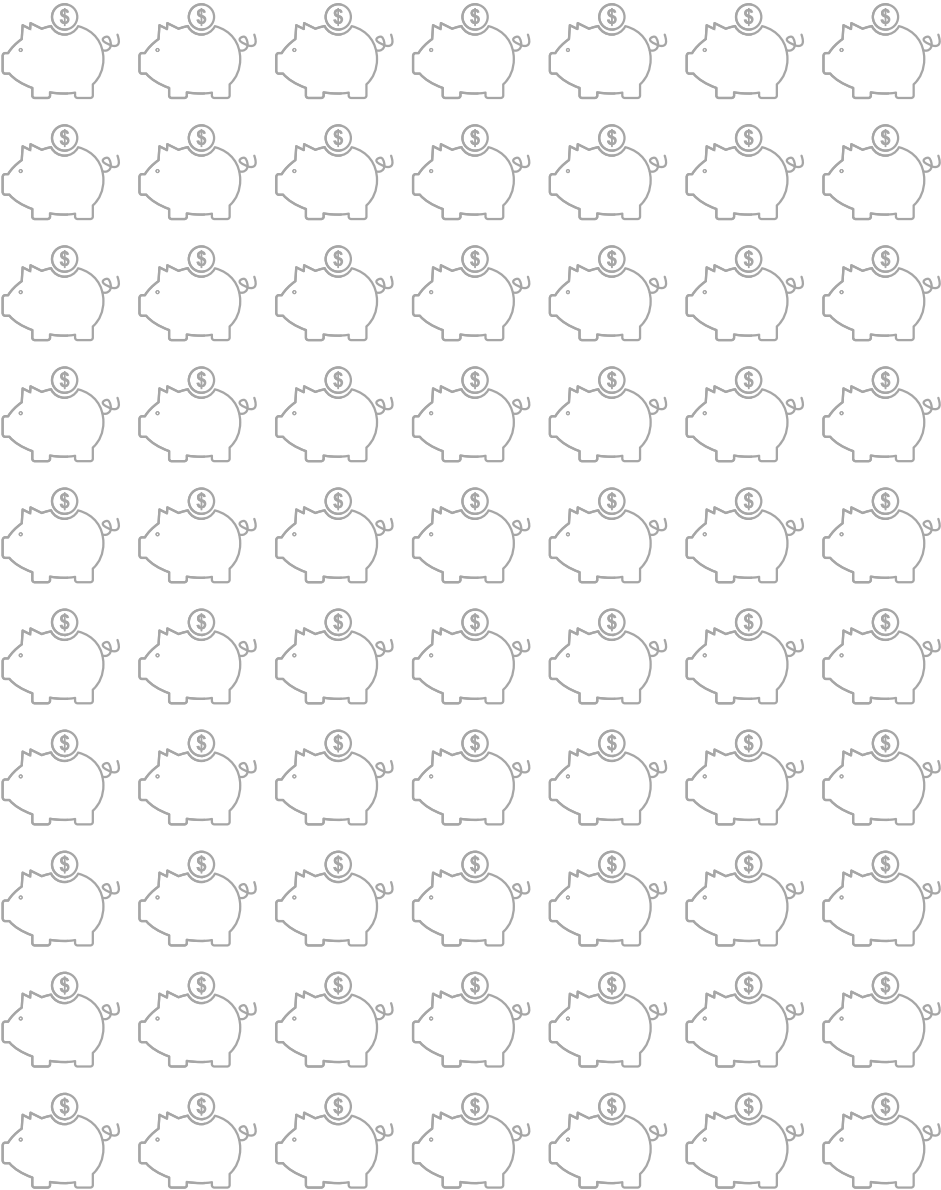
OVERVIEW

I HAVE SAVED:

I STILL NEED TO SAVE:

Savings Tracker

SAVING FOR	AMOUNT
START DATE	END DATE



No-Spend Challenge

MONTH: _____

CURRENT BALANCE: _____	GOAL THIS MONTH: _____
------------------------	------------------------

STARTING DATE: _____	SAVING FOR: _____
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[illegible]

Yearly Savings Goal Overview

JAN FEB MAR APR MAY JUN JUL AUG SEP OCT NOV DEC

SAVING GOALS:

DEADLINE:

MOTIVATION

STARTING BALANCE

NOTES:

Spending Planner

DATE :

ITEMS TO PURCHASE	PRICE

REMINDER

NOTE

Managing Your Monthly Budget

Having to stay under the monthly budget could be a challenge, but it's not impossible if you follow these steps:

01



Calculate your monthly income

02



List your monthly expenses

03



Determine your budget

04



Write them on a planner

Debt Tracker

DEBT :

BALANCE :

ADV. PAYMENT :

DATE	PAYMENT	BALANCE

DEBT :

BALANCE :

ADV. PAYMENT :

DATE	PAYMENT	BALANCE

DEBT :

BALANCE :

ADV. PAYMENT :

DATE	PAYMENT	BALANCE

DEBT :

BALANCE :

ADV. PAYMENT :

DATE	PAYMENT	BALANCE

The Debt Thermometer

MONTH OF

CREDITOR

ACCOUNT #

AMOUNT

DUE DATE

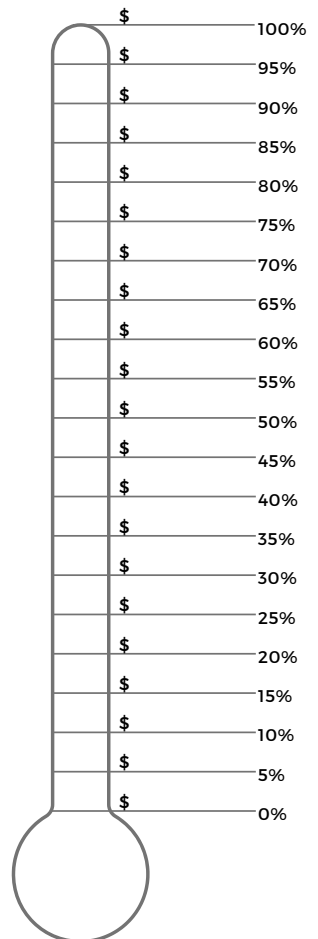
INTEREST RATE

GOAL PAYOFF DATE

MINIMUM PAYMENT

[illegible]

VISUAL PAYOFF PROGRESS



5-Levels of Debt

DEBT		
AMOUNT OWED		
MIN PAYMENT		
EXTRA		
SNOWBALL PAYMENT		

Detailed Debt Calculator

STARTING DATE

MONTHLY SNOWBALL AMOUNT

EXT. PAYMENT IN THE BEGINNING

DEBT

DEBT

DEBT

DEBT

BALANCE

BALANCE

BALANCE

BALANCE

MINIMUM PAYMENT

MINIMUM PAYMENT

MINIMUM PAYMENT

MINIMUM PAYMENT

INTEREST RATE

INTEREST RATE

INTEREST RATE

INTEREST RATE

Debt Snowball Tracker

DEBT NAME	TOTAL AMOUNT OWED	MINIMUM SNOWBALL PAYMENT	MONTH-1	MONTH-2	MONTH-3	MONTH-4	MONTH-5	MONTH-6

Yearly Debt Tracker

MONTH	DEBT 1:	DEBT 2:	DEBT 3:	DEBT 4:
-------	---------	---------	---------	---------

[illegible]

Annual Bills Tracker

Upcoming Expenses

Tax Deductions

MONTH: _____

[illegible]

FAMILY MONEY

management

1

Count the Total of All Income

The total Income is very important in determining the allocation of funds or spending priorities for each detail of family needs.



2

Create an Expenditure Budget

The goal is to monitor financial flows, so that it can be a good way to manage family finances so that they are not wasteful.



3

Record All Expenses in Detail

Applying these tips can help manage family finances better because expenses become clearer, more detailed, and according to needs.



4

Prepare for an Emergency Fund

An emergency fund is a special savings account that should only be used during financial emergencies.



5

Perform Family Expenditure Audit Periodically

This is intended to be able to keep finances on track. later you will be able to see the expenses per month



Annual Budget Division

YEAR :

MONTH	EXPENSES	INCOME	BALANCE
JAN			
FEB			
MAR			
APR			
MAY			
JUN			
JUL			
AUG			
SEP			
OCT			
NOV			
DEC			

Yearly Budgeting

JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

INCOME

DATE	DESCRIPTION	AMOUNT
.....
.....
.....
.....

EXPENSES

DATE	DESCRIPTION	AMOUNT
.....
.....
.....
.....

TOTAL INCOME

TOTAL EXPENSES

TOTAL SAVINGS

Net-Worth Tracker

GOAL:

TOTAL BALANCE AFTER ASSESTS & LIABILITIES

Net-Worth Tracker

GOAL:

TOTAL BALANCE AFTER ASSESTS & LIABILITIES

Notes

A large rectangular area filled with a uniform grid of small black dots, intended for handwritten notes.

A large empty rectangular box with a thin black border, intended for additional notes or a drawing.

Monthly planner

Month :

Sunday

--	--	--	--	--

Monday

--	--	--	--	--

Tuesday

--	--	--	--	--

Wednesday

--	--	--	--	--

Thursday

--	--	--	--	--

Friday

--	--	--	--	--

Saturday

--	--	--	--	--

Goals

--

YEARLY PLANNER

JANUARY

FEBRUARY

MARCH

APRIL

MAY

JUNE

JULY

AUGUST

SEPTEMBER

OCTOBER

NOVEMBER

DECEMBER