

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.

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FINANCE

# *The Budgeting Workbook.*

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PREPARED BY

**PLANNERS BY BEE**

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# Income Tracker

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

INPUT TYPE	BUDGET	RECEIVED
.....	.....	.....
.....	.....	.....
.....	.....	.....
.....	.....	.....
.....	.....	.....
.....	.....	.....
.....	.....	.....
.....	.....	.....
.....	.....	.....
.....	.....	.....
.....	.....	.....
.....	.....	.....

## 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

OUTPUT TYPE	BUDGET	SPENT
.....	.....	.....
.....	.....	.....
.....	.....	.....
.....	.....	.....
.....	.....	.....
.....	.....	.....
.....	.....	.....
.....	.....	.....
.....	.....	.....
.....	.....	.....
.....	.....	.....
.....	.....	.....

## 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>
			<div><div></div><div></div><div></div><div></div><div></div><div></div></div>
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			<div><div></div><div></div><div></div><div></div><div></div><div></div></div>

ANNUAL	AMOUNT	DUE	PAID
			<div><div></div></div>
			<div><div></div></div>
			<div><div></div></div>
			<div><div></div></div>
			<div><div></div></div>

# 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:

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

MONTH:  
DATE: / /

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.		

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.		

# Bi-Weekly Paycheck Budget

PREVIOUS PAYMENT:

PAYDATE:

NEXT PAYDATE:

NEXT DUE DATE:

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

MONTH:  
DATE: / /

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.		

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.		



# Cash Envelope-Budget Plan

PREVIOUS PAYMENT:

PAYDATE:

NEXT PAYDATE:

NEXT DUE DATE:

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

MONTH:  
DATE: / /

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	
<b>Savings - Income + Expenses</b>	

# 30-Day Budget Tracker

A circular protractor with degree markings from 1 to 37. The markings are arranged in a semi-circle, with the 0-degree mark at the bottom center. 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

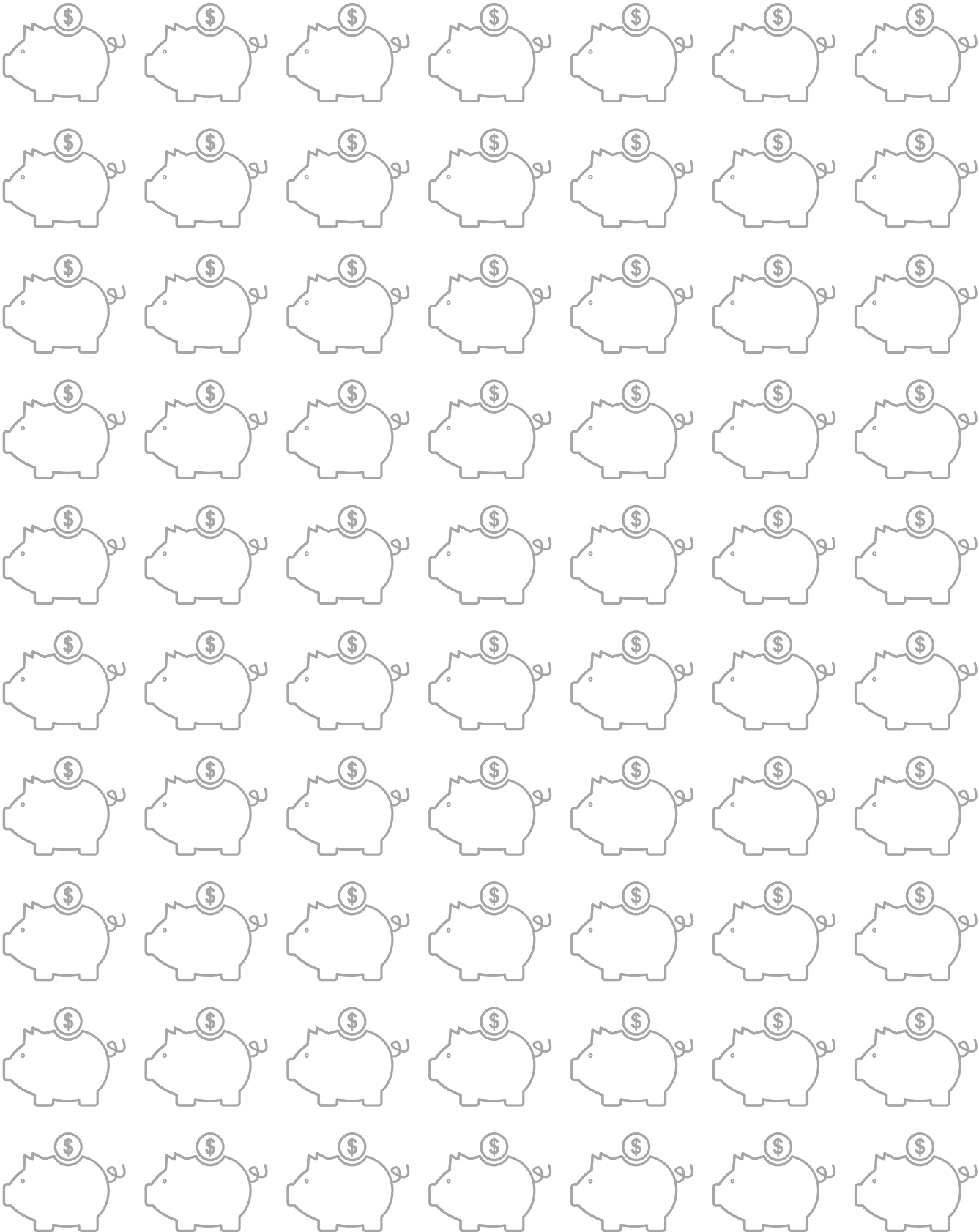
## OVERVIEW

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: _____
----------------------	-------------------

[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

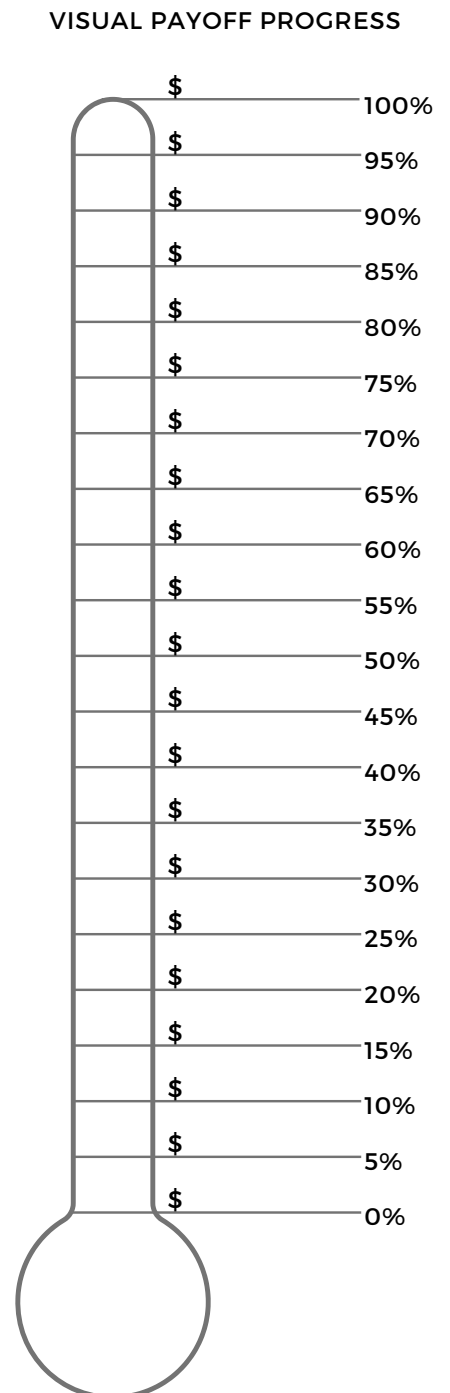
DEBT :
BALANCE :
ADV. PAYMENT :

DATE	PAYMENT	BALANCE



# The Debt Thermometer

MONTH OF		
CREDITOR	ACCOUNT #	
AMOUNT	DUE DATE	INTEREST RATE
GOAL PAYOFF DATE	MINIMUM PAYMENT	

[illegible]

# 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

## ASSETS

## LIABILITIES

DEPOSIT

MONTHLY EXPENSE TO  
MAINTAIN

DEPOSIT

MONTHLY EXPENSE TO  
MAINTAIN

# Net-Worth Tracker

GOAL:

TOTAL BALANCE AFTER ASSESTS & LIABILITIES

## ASSETS

## LIABILITIES

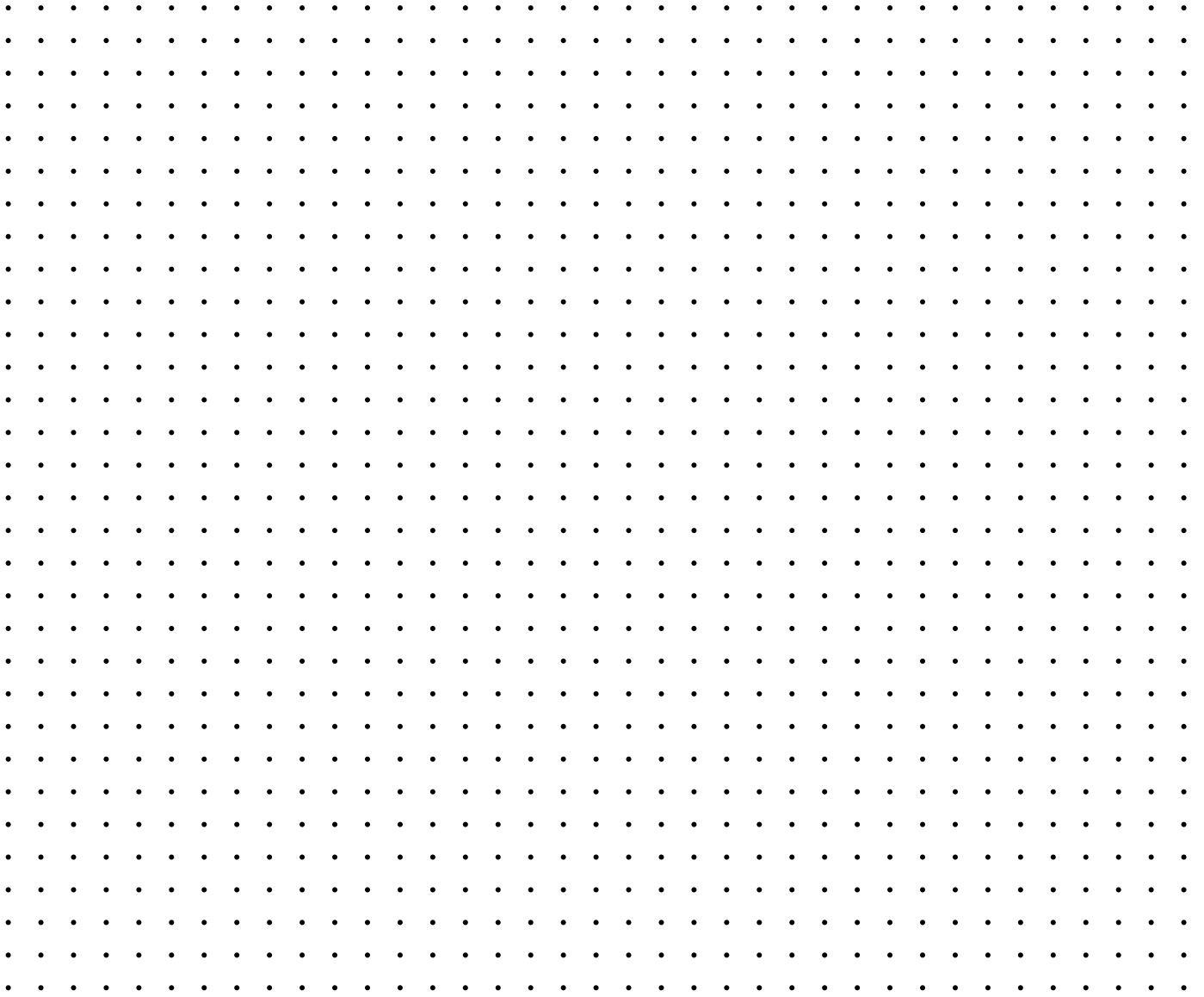
DEPOSIT

MONTHLY EXPENSE TO  
MAINTAIN

DEPOSIT

MONTHLY EXPENSE TO  
MAINTAIN

# Notes



# 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