



TAKE ACTION

Create a budget

On the **INCOME** side, enter the money you bring in each month.

On the **EXPENSES** side, enter what you pay out.

How do they compare? Are there opportunities to reduce your expenses?

INCOME	AMOUNT
PAYCHECK 1	
PAYCHECK 2	
OTHER	
OTHER	
OTHER	
TOTAL	

EXPENSES	AMOUNT
ESSENTIALS	
HOUSING	
UTILITIES	
HEALTH CARE	
STUDENT LOANS	
INSTALLMENT LOANS	
CAR PAYMENTS	
FOOD AND GROCERIES	
REAL ESTATE TAXES	
AUTOMOBILE MAINTENANCE AND GAS	
OTHER	
SAVINGS	
EMERGENCY FUND	
SAVING FOR COLLEGE	
SAVING FOR RETIREMENT	
SAVING FOR VACATIONS	
PERSONAL	
PERSONAL CARE	
ENTERTAINMENT	
VACATION	
RESTAURANTS	
OTHER	
TOTAL	



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