## BUDGET PLANNER

#### **NET INCOME CALCULATOR**

Before creating your budget, you need to know how much you have to spend. Get started by calculating your net income.

#### **ANNUAL INCOME**

(before deductions)

Income 1	
Income 2	
Income 3	
Income 4	
Income 5	
Other Income	
1 TOTAL	

#### **ANNUAL DEDUCTIONS**

(taxes, 401(k), etc.)

401(k) 2 Other deductions	
401(k) 1	
Taxes 2	
Taxes 1	

	_		=	
1 INCOME	minus	<b>2</b> DEDUCTIONS	equals	NET INCOME

#### PERSONAL BUDGET TEMPLATE

It often takes more than one month to determine your average monthly spending habits. To get a good idea, print off at least three copies of this free printable personal budget template, fill them out, and calculate your average. Then create a final monthly budget that takes your spending habits, net income, and savings goals into consideration.

MONTH:	YEAR:
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HOME EXPE	NSES
Utilities	
Internet, cable, phone	
Cellphone	
Mortgage/rent	
Homeowner's/renter's insurance	
Property taxes	
Miscellaneous expenses	
Other:	
Other:	
HOME SUBTOTAL	

FOOD EXPENSES											
Groceries											
Going out to eat											
Other:											
Other:											
FOOD SUBTOTAL											

HEALTH EXPI	ENSES
Health insurance/dental insurance	
Medication	
Miscellaneous expenses	
Other:	
Other:	
HEALTH SUBTOTAL	

LIVING EXPE	NSES
Childcare	
School fees/tuition	
School supplies	
Extracurricular fees	
Entertainment	
Subscriptions	
Memberships	
Clothing	
Household items	
Pet expenses	
Miscellaneous expenses	
Other:	
Other:	
LIVING SUBTOTAL	

I EXPENSES

SAVINGS	6				
SAVINGS  Emergency fund  Vacation  Christmas/holiday savings  College fund  Other:  LIVING SUBTOTAL					
Vacation					
Christmas/holiday savings					
College fund					
Other:					
LIVING SUBTOTAL					

**MONTH TOTAL** 

#### FINANCIAL GOALS WORKSHEET

Determining your financial goals is the first step toward creating a long-term budget.

What are your top 10 financial goals? (Ex. Buying a house, paying off student debt, going on more vacations)

GOAL	TIME TO COMPLETE
1	
2	
3	
4	
<b>5</b>	
6	
<b>①</b>	
8	
9	
10	

What goal could you achieve this year? 1 2 3 4 5 6 7 8 9 10

Where do you hope to see yourself financially in 5 years?

What about 10 years?

How are you going to make these goals happen?

# BILL PAY CHECKLIST

Stay on top of all your monthly bills with this bill pay checklist.

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MAY												
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METHOD												
DUE												
AMOUNT												
BILL TYPE												

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### **OUTSTANDING DEBT WORKSHEET**

financial ho forget: pay	ring off more than t		111 13 4 81 64	c may to get			
MONTH:_		YEAI	R:				
	DEBT	BALANCE OWED	MINIMUM PAYMENT	PAYMENT AMOUNT	DUE DATE	DATE PAID	REMAINING BALANCE
		BALANCE OWED	MINIMUM PAYMENTS	PAYMENTS MADE			REMAINING OWED
	MONTHLY TOTALS:						
MONTH:_			_				
		YEA	R:				
	DEBT	BALANCE OWED	MINIMUM PAYMENT	PAYMENT AMOUNT	DUE DATE	DATE PAID	
		BALANCE	MINIMUM	PAYMENT			
		BALANCE	MINIMUM	PAYMENT			
		BALANCE	MINIMUM	PAYMENT			
		BALANCE	MINIMUM	PAYMENT			
		BALANCE	MINIMUM	PAYMENT			REMAINING BALANCE
		BALANCE	MINIMUM	PAYMENT			

#### HOLIDAY BUDGETING WORKSHEET

By the end of the holiday season, you may find yourself asking where all your money went. This year, create a budget so you can save and plan in advance. Add up your anticipated holiday expenses, then divide by 12 months to determine how much you should be saving for the holidays on a monthly basis.

GIFT RECIPIENT(S)	ANTICIPATED COST
ANTICIPATED GIFTS TOTAL:	

HOLIDAY EXPENSE	ANTICIPATED COST
Wrapping supplies	
Meals	
Photography	
Cards & stamps	
Travel expenses	
Decorations	
Family outings & events	
Shipping materials & postage	
Holiday clothing	
ANTICIPATED EXPENSES TOTAL:	

ANTICIPATED GIFTS TOTAL:	
ANTICIPATED EXPENSES TOTAL:	+
TOTAL ANNUAL HOLIDAY EXPENSES:	=
DIVIDE TOTAL BY 12 MONTHS:	/12
MONTHLY HOLIDAY SAVINGS GOAL:	=