

Peace of Mind

Your Expenses this month:

Food	Budgeted	Spent
Groceries		
Eating Out		

Housing	Budgeted	Spent
Mortgage or Rent		\$500
Taxes		
Insurance		
Repairs		

Utilities	Budgeted	Spent
Electric		\$ 90
Water		\$ 60
Gas / Propane		\$ 80
Trash		\$ 10
Internet		\$ 30
Cable		\$ 60 <small>Netflix Hulu YouTubeTV</small>

Charity	Budgeted	Spent

Beginning Balance (income):

Ending Balance (try for "0"):

Notes to Self:
 $\$12 \times 40 = \$480 \times 4 = \$1,920$
 \$1,000 emergency fund

Transportation	Budgeted	Spent
Vehicle Pmt. 1		\$450
Insurance		
Fuel		\$ 100
Maintenance		

Medical	Budgeted	Spent
Insurance	under parents until	26 yrs old

Personal	Budgeted	Spent
Clothing		
Toiletries		\$ 30

Debt	Budgeted	Spent
Debt #1	*stud. loan	\$ 393
Debt #2		
Debt #3		
Debt #4		

Savings	Budgeted	Saved

Under "Notes to Self"

[\$1,000 emergency fund]

\$12 per hr (after taxes)

$\$12 \times 40 \text{ hr per wk} = \$480 \text{ per wk} = \$1,920 \text{ per month}$

$\$1,920 = \text{total monthly budget}$

- * fill along as we go
- * leave "budgeted" section empty

Debt

* avg. student loan = \$29,200

* avg. student loan monthly payment = \$393

Monthly left with \$117

Wisdom Tips ☺

- work more than 1 job!
- be aggressive at paying off student loans - interest rates are H16H
↳ same with a car loan
- save as much as possible
- find roommate