




# BUDGET BUILDER

		BUDGET GOAL	ACTUAL
<b>MONTHLY INCOME</b>  CALCULATE USING YOUR TAKE-HOME PAY	SAVINGS/CHECKING		
	WORK		
	FAMILY/ALLOWANCE		
	FINANCIAL AID		
	<b>NET INCOME</b>		

<b>FIXED NEED EXPENSES</b>  THESE DO NOT VARY MONTH TO MONTH	HOUSING		
	BILLS		
	CAR PAYMENT		
	INSURANCE		
	OTHER		

<b>VARIABLE NEED EXPENSES</b>  THESE VARY MONTH TO MONTH	FOOD		
	GAS		
	HEALTH		
	OTHER		
	<b>TOTAL NEEDS COST</b>		



# BUDGET BUILDER

## WANTS



PUT WHAT BRINGS YOU THE MOST JOY AT THE TOP

SHOPPING		
DINING OUT		
TECHNOLOGY		
OTHER		
<b>TOTAL WANTS COST</b>		

## SAVINGS



WE RECOMMEND YOU SAVE 20% OF YOUR INCOME

SAVINGS		
EMERGENCY		
RETIREMENT		
SCHOOL		
<b>TOTAL SAVINGS</b>		

NET INCOME      NEEDS      WANTS      SAVINGS      BOTTOM LINE

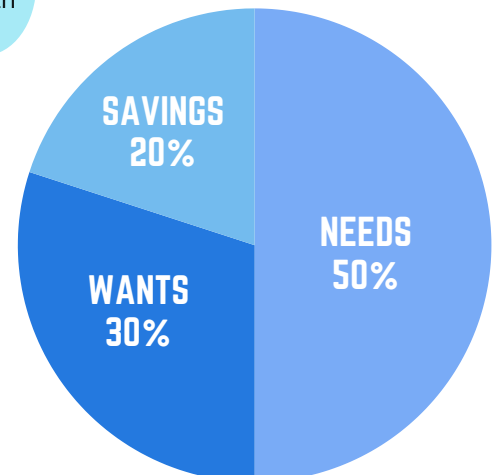
**TOTAL**

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### Bottom Line

When planning your budget your bottom line should equal \$0; however, in practice costs do not stay the same each month. That's okay, either you can carry that money over to the next month or put it into savings.

### 50/30/20 RULE



### Over Spent??

If your expenses are higher than your income. Keep your needs and savings the same, but cut back on your wants. Keep what gives you the most satisfaction. Set healthy boundaries with your desires and reality.

SCAN ME!

HAVE QUESTIONS?

BOOK A BUDGETING APPOINTMENT WITH US TODAY!

