

# BUILD A HAPPY, HEALTHY BUDGET



TOTAL ASSETS \_\_\_\_\_

TOTAL LIABILITIES \_\_\_\_\_

BASIC MONTHLY EXPENSES \_\_\_\_\_

PERIOTIC EXPENSES \_\_\_\_\_

01

Set short term, medium and long term goals

02

Track expenses for a month to see where your money is really going

03

Always ask, do I need this? Or just want it?

04

Shop wisely – make a list, use coupons and evaluate each purchase.

MY GOALS

 **arizona central** | CREDIT UNION

Financial Freedom.  
Simple Solutions.

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# WHAT YOU OWN (ASSETS)



## Quick Assets

Cash on hand:

Savings \$ \_\_\_\_\_

Checking \$ \_\_\_\_\_

Money Market \$ \_\_\_\_\_

Mutual Funds \$ \_\_\_\_\_

Stocks \$ \_\_\_\_\_

Bonds \$ \_\_\_\_\_

Life Insurance (Cash Value) \$ \_\_\_\_\_

## Restricted Assets

Certificate of Deposit \$ \_\_\_\_\_

Maturity Date \_\_\_\_\_

Retirement Accounts

401K \$ \_\_\_\_\_

IRA \$ \_\_\_\_\_

OTHER \$ \_\_\_\_\_

Current Value of Pension (if applicable) \$ \_\_\_\_\_

Stock Options \$ \_\_\_\_\_

Tax-Deferred Annuities \$ \_\_\_\_\_

## Slow Assets

Home \$ \_\_\_\_\_

Other Real Estate \$ \_\_\_\_\_

Business Equity \$ \_\_\_\_\_

## Total Assets

\$

# WHAT YOU OWE (LIABILITIES)



Credit Card Debts \$ \_\_\_\_\_

Home Mortgage \$ \_\_\_\_\_

Home Equity Loan \$ \_\_\_\_\_

Auto Loans \$ \_\_\_\_\_

Student Loans \$ \_\_\_\_\_

Other Loans \$ \_\_\_\_\_

Total Liabilities

Total Assets

Minus Total Liabilities \$ \_\_\_\_\_

Net Worth

# BASIC MONTHLY EXPENSES



EXPENSE	DUE DATE	PAYMENT
<b>HOUSING</b>		
Rent/Mortgage		
Condo Fee/Dues		
Storage Fee		
<b>UTILITIES</b>		
Electricity		
Gas or Oil Heat		
Water		
Sewer		
Garbage		
Cellular		
Internet		
Cable		
<b>TRANSPORTATION</b>		
Gasoline		
Bus Fare		
Parking/Tolls/Etc.		
<b>FOOD</b>		
Groceries		
Household Supplies		
Lunches (work/school)		
Snacks/Coffee		
<b>INSURANCE</b>		
Auto		
Life		
Health		
Home		
Other		
<b>HEALTH CARE</b>		
Prescription Medicines		
Doctor		
<b>Counseling</b>		
<b>EDUCATION</b>		
Tuition		
Books and Fees		
Room and Board		
<b>MISCELLANEOUS</b>		
<b>TOTAL</b>		

EXPENSE	DUE DATE	PAYMENT
<b>PET CARE</b>		
Food/Etc.		
Veterinarian		
<b>DEPENDENT CARE</b>		
Day Care/Sitter		
Diapers		
Alimony		
Child Support		
Allowance		
<b>CONTRIBUTIONS</b>		
Club/Union Dues		
Church/Synagogue		
Charity		
<b>PERSONAL</b>		
Postage		
Beauty/Barber		
Toiletries/Cosmetics		
Cigarettes/Tobacco		
Health Club		
Newspaper		
Dry Cleaning		
<b>ENTERTAINMENT</b>		
Meals Out		
Movies/Plays		
Hobbies		
Sports		
<b>FEES</b>		
Checking		
ATM		
<b>SAVINGS</b>		
Savings Account		
IRA Contribution		
College Fund		
<b>MISCELLANEOUS</b>		
<b>TOTAL</b>		

# PERIODIC EXPENSES



EXPENSE	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
AUTO INSURANCE												
AUTO MAINTENANCE												
GIFTS - HOLIDAY, BIRTHDAYS												
VACATION												
PROPERTY TAXES												
HOME MAINTENANCE												
TAX PREPARATION FEES												
TAXES DUE (OWE)												
TUITION/BOOKS/FEES												
SPECIAL ENTERTAINING												
CLOTHING PURCHASES												
SUBSCRIPTIONS												
MONTHLY TOTALS												
GRAND TOTAL (ADD ALL)												
MONTHLY AVERAGE												