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arizona central CREDIT UNION

BUDGETING WORKBOOK

Tips to help you get started

1. Set short term, medium and long term goals.
2. Track expenses for a month to see where your money is really going.
3. Always ask, do I need this? Or just want it?
4. Shop wisely - make a list, use coupons and evaluate each purchase.

Keep your financial goals top of mind

Reflect on your "why's" and how you plan to reach your goals.

OVERVIEW OF YOUR ASSETS
(What you own)

Quick Assets

Cash on hand:

Savings	$ _____
Checking	$ _____
Money Market	$ _____
Mutal 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

$ _____

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OVERVIEW OF YOUR LIABILITIES

(What you owe)

Credit Card Debts	$ _____
Home Mortgage	$ _____
Home Equity Loan	$ _____
Auto Loans	$ _____
Student Loans	$ _____
Other Loans	$ _____
Total Liabilities	$ _____
Total Assets	$ _____
Minus Total Liabilities	$ _____

Net Worth $ _____

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BASIC MONTHLY EXPENSES

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

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

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