



Household Budgeting Planner

1 Monthly Income

My Income/Wages & Tips: \$ _____
 Spouse Income/Wages & Tips: \$ _____
 Total Dividends: \$ _____
 Other Income: \$ _____
 Total = \$ _____

2 Home Expenses

Mortgage or Rent: \$ _____
 Insurance: \$ _____
 Home Utilities: \$ _____
 Maintenance & Repair: \$ _____
 Property/Taxes: \$ _____
 Other Expenses: \$ _____
 Total = \$ _____

3 Daily Expenses

Groceries/Dining Out: \$ _____
 Tuition & Supplies: \$ _____
 Beauty & Health: \$ _____
 Medical Expenses: \$ _____
 Clothing: \$ _____
 Entertainment: \$ _____
 Other Expenses: \$ _____
 Total = \$ _____

4 Vehicle Expenses

Vehicle Payments: \$ _____
 Insurance: \$ _____
 Fuel: \$ _____
 Maintenance & Repairs: \$ _____
 Other Expenses: \$ _____
 Total = \$ _____

5 Debt Payments

Credit Card Payment # 1: \$ _____
 Credit Card Payment # 2: \$ _____
 Student Loan Payment: \$ _____
 Other Payment #1: \$ _____
 Other Payment # 2: \$ _____
 Total = \$ _____

6 Other Expenses

Savings/ 401K: \$ _____
 Life Insurance: \$ _____
 Charitable Contributions: \$ _____
 Child Care: \$ _____
 Vacation: \$ _____
 Emergencies: \$ _____
 Total = \$ _____



EPEFCU

Earn More, Save More!

Total Expenses

Enter Total From Each Section On Backside

1 \$ _____

2 \$ _____

3 \$ _____

4 \$ _____

5 \$ _____

6 \$ _____

Total = \$ _____

Make Deductions

Total Income \$ _____

Total Expenses: - \$ _____

Total Debit: - \$ _____

Total = \$ _____

If your total is positive: You have a surplus of funds which you may want to consider saving or investing.

If your total is negative: Your expenses and spending outweigh your Income of funds, meaning that you have a deficit.

Budgeting Tips:

Learning to maintain a budget is an essential part in making certain that your financial future is secure. Here are a few tips to keep in mind when trying to manage your finances:

- Create a financial projection.
- Create a list of your total monthly expenses and track your spending. Forecasting your expenses ahead of time will help you determine when you're most likely to have some extra cash, and when you're most likely to need it. Remember, spend every dollar on paper, and with a purpose.
- Monitor your account activity. Check out EPEFCU's FREE Online Home Banking that makes keeping up with your account easy!
- Build up an emergency fund with at least three to six months worth of living expenses.
- Set aside at least 10 percent of your income after each paycheck by taking advantage of account features such as automatic transfers.
- Spend your money intelligently and only buy what you need, not what you want.
- Necessities generally consist of food, utilities, housing, transportation, and health. Pay these items first before you start spending your money on unnecessary items you think you need.
- Steer clear of shopping malls and online retailers where you know you can't control your spending.
- Before you go shopping, make a list of the items that you need and stick to it.

