

# Budget Boss

Command Your Finances by Creating and Monitoring a Budget

A Webinar by Christian Credit Counselors, Inc.



## Outline

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- Financial Goal Worksheet
- Asset Evaluation Worksheet
- Monthly Budget Worksheet
- Payment Checklist
- Resources

# Financial Goal Worksheet

## Short Term Goals

<u>Priority #</u>	<u>Objective</u>	<u>Total Cost</u>	<u>Term</u>	<u>Monthly</u>
_____	ie. Build a Savings	\$2000	2 years	\$84
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

## Mid-Range Goals

<u>Priority #</u>	<u>Objective</u>	<u>Total Cost</u>	<u>Term</u>	<u>Monthly</u>
_____	i.e. Auto Down Payment	\$5000	4 years	\$105
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

## Long Term Goals

<u>Priority #</u>	<u>Objective</u>	<u>Total Cost</u>	<u>Term</u>	<u>Monthly</u>
_____	i.e. Retirement Account 1 /IRA	\$300,000	32 years	\$782
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

# Asset Evaluation Worksheet

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Net Income per Month	\$ _____
Spouse's Net Income per Month	\$ _____
Part Time Income	\$ _____
Social Security/Pension	\$ _____
Unemployment	\$ _____
Government Assistance	\$ _____
Other Income	\$ _____

<b><u>Total Monthly</u></b> <b><u>Income</u></b>	\$ _____
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Checking Account Balance	\$ _____
Savings Account Balance	\$ _____
Cash at Home	\$ _____

<b>Total Available</b> <b>Liquid Assets</b>	\$ _____
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Investment Savings Balance	\$ _____
Retirement Savings Balance	\$ _____
Value of Physical Assets	\$ _____

<b>Total Available</b> <b>Frozen Assets</b>	\$ _____
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# Monthly Budget Worksheet

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<b>Total Monthly Income:</b>	
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<b>Housing</b>	<b>Budgeted Amount</b>	<b>Actual Amount</b>
Mortgage	_____	_____
Rent	_____	_____
HOA	_____	_____
Owner's/Renter's Insurance	_____	_____
Real Estate Taxes	_____	_____
Other	_____	_____

<b>Total Housing Expense</b>		
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<b>Utilities</b>	<b>Budgeted Amount</b>	<b>Actual Amount</b>
Cable	_____	_____
Cellular	_____	_____
Electricity	_____	_____
Gas	_____	_____
Internet	_____	_____
Phone	_____	_____
Trash	_____	_____
Water	_____	_____

<b>Total Utility Expense</b>		
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<b>Food</b>	<b>Budgeted Amount</b>	<b>Actual Amount</b>
Groceries	_____	_____
Eating Out/Lunches	_____	_____

<b>Total Food Expense</b>		
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**Medical Expenses****Budgeted Amount    Actual Amount**

Doctor	_____	_____
Dentist	_____	_____
Health Insurance	_____	_____
Medication/Co-Pays	_____	_____

<b>Total Medical Expense</b>		
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**Transportation****Budgeted Amount    Actual Amount**

Car Insurance	_____	_____
Car Payment 1	_____	_____
Car Payment 2	_____	_____
Gas & Oil	_____	_____
License/Tags/Fees	_____	_____
Repair/Tires	_____	_____

<b>Total Transportation Expense</b>		
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**Miscellaneous****Budgeted Amount    Actual Amount**

Life Insurance	_____	_____
Credit Card Payments	_____	_____
Student Loans	_____	_____
Savings	_____	_____
Child Care	_____	_____
Clothing	_____	_____
Toiletries	_____	_____
Other Debt Expenses: _____	_____	_____
Other: _____	_____	_____
Other: _____	_____	_____
Other: _____	_____	_____

<b>Total Misc. Expense</b>		
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<b>Monthly Income</b>	<b>\$</b>
<b>Minus Total Expenses</b>	<b>\$</b>
<b>Funds Left Over (Income - Expenses)</b>	<b>\$</b>



## Resources

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**Christian Credit Counselors:**

[www.christiancreditcounselors.org](http://www.christiancreditcounselors.org)

**Budget & Expense Tracking:**

[www.mint.com](http://www.mint.com)

**Personal Finance and Money Management:**

[www.quicken.com](http://www.quicken.com)

**Budget and Tips:**

[www.studentaid.ed.gov/budget](http://www.studentaid.ed.gov/budget)

**Job Search:**

[www.usajobs.gov](http://www.usajobs.gov)