

Money Management Calendar 2015

A Financial Management Tool for You and Your Family

- Learn to reach financial goals by planning your expenses.
- Keep spending records for financial decision-making and taxes.
- Remember payment and due dates.

Money Management Calendar

Good money management is a habit. It is an everyday task, especially if you need to stick to a plan to make ends meet. The Money Management Calendar can help you see where your money is going day by day.

The purpose of this calendar is to help you plan and control your family's expenses for the year. It can be used as an overall guide for the entire year or for short-term planning. There are planning charts for income and expenses with sample charts to help explain how to use them.

Begin your planning by listing expenses that you pay less often than once each month, such as auto and home insurance and dental checkups. Next, record fixed monthly expenses, such as rent or mortgage payment, fuel, electricity, and monthly insurance payments. Finally, plan your flexible expenses—food, clothing, entertainment, etc. This is where it is easiest to cut expenses in order to balance your plan. You can help control spending by keeping a daily record. Many people find a checking account helps them manage money. Having your money in a checking account can save you time and energy not only in bill paying but in bookkeeping and record keeping as well. Canceled checks, for example, can serve as paid receipts. These records can be useful when proof of purchase is needed, such as in case of a billing error, to make a return, or for insurance or tax purposes.

Charts are provided for recording each month's expenses. As you record your daily expenses, remember that not all items bought in the grocery store are food items. Some purchases should be recorded under household supplies, medical expenses, personal care, or transportation supplies. If you record them all under food, your food expenses will look much higher than they actually are. You may think your food bill should be cut when it may already be limited.

Budget Suggestions

- If you have never tried to follow a household budget, or if you have tried and are not satisfied with the results, try this plan for 1 month. Decide upon an amount you would like to save next month. Make it realistic but large enough to be enticing. Deduct that amount from your income. Stretch the rest of your income over your month's expenses and stay within your plan for the month. At the end of the month, it's almost certain you'll see financial planning (budgeting) in a different light and will probably decide to try it for another month—and another.

- **How to Save:** Pay yourself first. Make savings a fixed expense. Take it off the top of your income and put it in a separate account where it will be harder to get. Save regularly, even if it is only a small amount. If you receive a raise or an additional source of income, begin immediately to save a portion of it without fail.

- Consider enrolling in a "forced" savings plan. Have a specific amount deducted from each paycheck toward the purchase of U.S. Savings Bonds, an investment program offered by your company, or another type of investment.

- Before using credit to purchase a major item such as an automobile, decide how long to finance it. Figure the total you will have to pay in finance charges if you take out a loan for 18 months, for 36 months, or for 60 months. Contact your county Extension office for information on credit. Also, consider how long it will be before the resale value of the car will match the balance of your loan and you begin to build up equity. To save on credit costs, choose the shortest loan period your plan can handle. Apply these same principles to larger purchases such as real estate.

- Before buying equipment or appliances, ask questions about a guarantee or warranty. Does it cover the entire product or only certain parts? Will there be a labor or service charge? Must the product be returned to the seller or the manufacturer? Are there any conditions to the guarantee? Are adjustments made on a prorated basis?

- Carefully study the owner's manual that comes with appliances, equipment, and your car. Follow the recommendations for preventive maintenance to avoid costly major repairs later. Spend your food dollars wisely. Plan menus for a week at a time. Look over the grocery ads and plan menus around specials. Make a shopping list of ingredients you will need for your menus and stick to the list. Avoid impulse buying. Don't shop for groceries when you're hungry or rushed. Use cents-off coupons for items you actually use. Check the prices of store brand merchandise. These frequently are of the same quality as name brands but are priced lower. Check unit pricing where it is available.

- Take advantage of regular sales when possible to save money.
- If you have always figured your own income tax, consider hiring a professional at least once. It is possible that you are not taking advantage of all legal deductions. And you can ask for suggestions as to how you might improve your family's tax situation in the future.

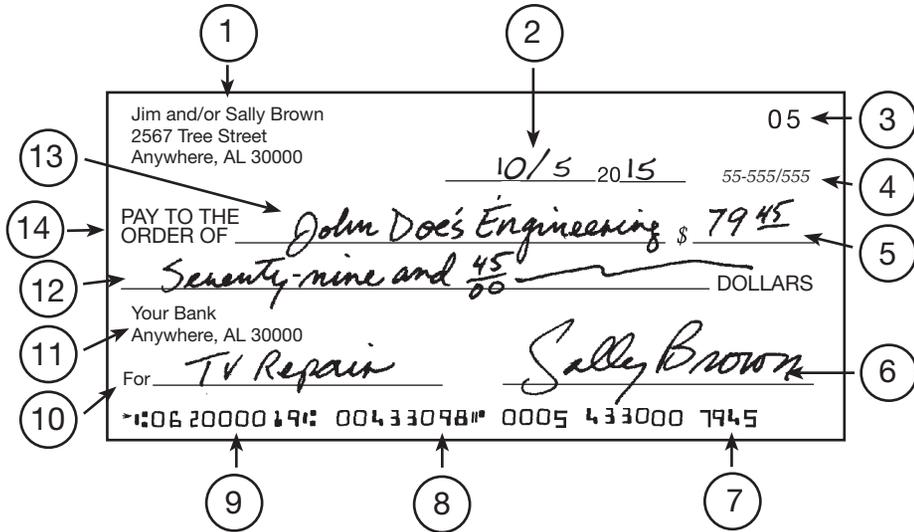
Handling Your Money

Checking accounts—Bank checking accounts are valuable money management tools. They are safe and convenient and they make it easy to pay bills. It is also possible to have your paycheck deposited directly to your account.

There are many different types of checking accounts. Some have minimum balance requirements, some have fixed monthly service charges, and others are free. Some checking accounts even pay you interest on the money in your account. Consumers can take advantage of the keen competition between financial institutions and comparison shop for banking products and services.

Contract with bank—The signature card is a contract between you and the bank. It states your rights and responsibilities. It prevents information about your account being given to unauthorized persons. It is used by the bank to compare with the signature on your checks to prevent forgery. Be sure you sign the signature card just as you plan to sign your checks.

Writing a check—When you write a check, you are telling the bank to take money from your account and pay it to the person or firm you name on the check. Study the sample below for an explanation of the correct way to fill out a check. Always use ink.



1. Your name and address (your telephone number can also be printed here).
2. The date the check was written. Banks cannot honor a postdated or a stale-dated (more than 6 months old) check.
3. Check number (use to keep track of each check and its amount).
4. Routing numbers. The top numbers (called ABA numbers) identify the Regional Federal Reserve Bank that will handle the check.
5. Amount of check written in numbers (immediately after \$ sign).
6. Your signature written as on your signature card.
7. Amount paid (the amount of money taken from your account). This number only appears on checks the bank has already paid.
8. The account number of your checking account.
9. Computer routing numbers. These numbers are written in magnetic ink so a computer can read them.
10. For _____: Your record of why the check was written.

11. Bank name and branch of the bank that handles your checking account.
12. Dollar and cents amount of the check written in words.
13. Person or firm to whom the check is written (the payee).
14. Endorse a check on this end, on the back.

Endorsing a check—An endorsement is your signature on the back of the check. Any check you receive must be endorsed before you can deposit or cash it. Rules for endorsing a check assign a specific location for your signature. Sign close to the top of the check on the reverse of PAY TO THE ORDER OF. See 14. The top 1½ inches are allocated for your endorsement. Do not endorse a check until you are in the place where you plan to cash the check.

A **blank endorsement** is your name only. Write your name the way it is written on the front of the check. If this check is lost, the finder can cash it.

A **special endorsement** is used to give the check to someone else. Write "Pay to the order of" and the name of the person you want to give the check to. Then sign your name. Before the check can be cashed, it must be signed by the person you named.

A **restricted endorsement** assures the money will be deposited into your checking or savings account. Write "For deposit only," your account number and bank, and your signature on the back. This endorsement protects against loss in the mail when you are sending checks to the bank.

Blank Endorsement	Special Endorsement	Restricted Endorsement
<div style="border: 1px solid black; padding: 10px; min-height: 150px;"> <div style="text-align: center; margin-bottom: 5px;">14</div> <div style="text-align: center; font-family: cursive;">John Doe's Engineering</div> </div>	<div style="border: 1px solid black; padding: 10px; min-height: 150px;"> <div style="text-align: center; font-family: cursive;">Pay to the order of Jim Smith John Doe's Engineering</div> </div>	<div style="border: 1px solid black; padding: 10px; min-height: 150px;"> <div style="text-align: center; font-family: cursive;">For Deposit only 12.345.678, John Doe's Engineering</div> </div>

DEPOSIT TICKET

Jim and/or Sally Brown
2567 Tree Street
Anywhere, AL 30000

DATE 11/1 2015
Sally Brown

Your Bank
Anywhere, AL 30000

CURRENCY		
COIN		
CHECKS	Gas Refund	25.00
	Coupon Refund	5.00
	B'day Gift	20.00
TOTAL FROM OTHER SIDE		326.75
SUB-TOTAL		376.75
TOTAL ITEMS	LESS CASH RECEIVED	-50.00
	TOTAL DEPOSIT	326.75

ABCDE
ABCDE

you insert your card. It is very important to keep your card in a safe place since it is a direct link to your account. Memorize your personal ID number. Don't carry the number in your wallet. Remember to record all transactions made through the automatic teller machines in your checkbook register. If your card is lost or stolen, report this to your bank immediately.

Checkbook registers—Some people have trouble balancing their checking accounts. The bank can only pay on your check if there is enough money in your account. Managing your checking account can be done easily with the use of a checkbook register. If you record each check you write, each deposit you make, each withdrawal from an automatic teller, and all drafts and service charges from the bank in your checkbook register, balancing your checkbook will be easier and overdrafts less likely.

Making a deposit—To make a deposit to your checking account, use one of the deposit tickets in the back of your checkbook. Record your cash deposits on the first two lines: currency on the first line and coins on the second line. List each check using the source of the check and the amount.

If you wish to get cash back at the time you are making your deposit, total all the checks and cash on your deposit ticket. Record this amount on the first total line. Then indicate any cash you wish to receive. Be sure to subtract any cash received from the first total line to get the final deposit total. Sign your deposit ticket. Record deposits in your checkbook register.

Automatic teller machines (ATM)—These machines are an easy way to withdraw cash from and make deposits to your checking account. A debit card will be issued for use in the automatic teller machines. The card is coded to your account. You will also have a personal identification number that you will code into the machine when

Deposit Ticket Back

CHECKS LIST SINGLY	DOLLARS	CENTS
1		
2	School Board	126.75
3	Parent Gift	200.00
4		
5		
6		
7		
8		
9		
10		
11		
12		
13		
14		
15		
16		
17		
18		
19		
20		
-----TOTAL		326.75

ENTER TOTAL ON FRONT OF THIS TICKET

BE SURE TO DEDUCT ANY PER ITEM CHARGES OR SERVICE CHARGES THAT MAY APPLY TO YOUR ACCOUNT. THE TAX COLUMN MAY BE USED TO OFF ITEMS CLEARED WHEN RECONCILING STATEMENT AND (T) MAY BE USED TO DENOTE TAX DEDUCTIBLE ITEM.

CHECK NO.	DATE	TRAN TYPE	DESCRIPTION OF TRANSACTION	PAYMENT/DEBT (-)	FEE (-)	TAX	DEPOSIT/CREDIT (+)	BALANCE FWD.	
								\$	
								129.	30
05	10/3		To: John's Engineers	\$			\$		
			For: TV Repair	79.45				49.	85
06	11/1		To: ABC Grocery						
			For: Food	36.00				13.	85
	11/1		To: Deposit						
			For:				326.75	340.	60
07	11/1		To: Gas Station						
			For: Gas	14.00				326.	60
08	11/1		To: S/L						
			For: Rent	250.00				76.	60
	11/10		To: ATM						
			For: Cash Withdraw	40.00				36.	60
09	11/23		To: Dollar Store						
			For: Cleaning Supplies	14.98				21.	62
	11/25		To: Service Charge		5.00				
			For:					16.	62
			To:						
			For:						

How to Use the Charts in This Money Management Calendar

Chart 1: Fixed Monthly and Occasional Expenses (page 9)

COLUMN A: Enter the amount you expect to pay for expenses that come due semimonthly, quarterly, semiannually, and annually (sample chart 1, page 8).

COLUMN B: Enter the amounts you expect to pay for regular monthly expense items.

Housing, fuel, electricity, water, telephone, cable/satellite/internet, Cell Phone: Include all expenses.

Taxes and fees: Include taxes not withheld from your wages. For example, real estate taxes, all personal property taxes, and sales tax on vehicles. Fees include driver's license fees, auto inspection fees, hunting and fishing licenses, and dog tags. Fines may also be included.

Insurance premiums: Add any not included on the chart such as income and unemployment.

Other monthly payments: Add any fixed expenses that do not fit these stated categories such as child care expenses or long-term loans.

Family allowances: Enter the amount given to all family members on a regular basis for their personal use.

Savings: Include savings accounts, investments, stocks and bonds, etc.

Note: This is your plan. Record your actual fixed expenditures each month on the chart to the left of the calendar.

Contributions: Include religious, charity, and other donations.

Gifts: Estimate the monthly cost of gifts to family, friends, and business associates.

Entertainment: Include costs of shows, sporting events, vacation, travel, entertainment of guests, and baby-sitter's fees required.

Subscriptions: Estimate the monthly cost of subscriptions for magazines and newspapers.

Eating out: Include the cost of breakfasts, lunches, dinners, and snacks that you buy at restaurants. Include fast food.

Clothing: Estimate the monthly cost of all clothing, including clothing repair and upkeep.

Personal care: Include haircuts, cosmetics, grooming and hygiene supplies, etc.

Children's miscellaneous expenses: List in space provided other expense categories unique to your family.

Follow directions on your Expense Planning Charts to compare projected income with planned expenses. If expenses are greater than income, adjustments must be made.

Note: This is your plan. On the chart opposite the monthly calendar for each month, label the blank columns with a category name such as pet, child care, gifts, and other. Each month as you spend money, write the amount spent in the appropriate category on the date the money was spent. For example, on January 5 you spent \$25.10 on groceries. Go to page 10; under the heading "Food" on line number 5, write 25.10. If you have questions, call your regional Extension office.

Chart 2: Flexible Monthly Expenses (page 9)

Use these blank lines for categories that fit your particular family needs. Examples include the following:

Food/groceries: Estimate all food, including school lunches and meals out. Do not include nonfood items bought at the supermarket.

Household expenses and supplies: Include accessories for the home, linens, cleaning supplies, paper goods, pest control, paint, or repairs.

Medical expenses: Include drugs, payments to doctors and dentists, your portion of hospital charges, therapy, eyeglasses, etc. Do not include insurance premiums; they are entered on chart 1.

Transportation expenses: Include costs of gas, oil, tires, car wash, parts and labor for repairs, etc. Do not include auto loan payment and insurance payments.

Chart 3: Summary of Flexible Daily Expenses (page 34)

Use this chart to total your flexible daily expenses for each month. Then compare your total expenses for each month to your expense plan, chart 2, on page 9. Use this information in planning your expenses for the next year. More detailed instructions for using chart 3 are on page 34.

Chart 4: Summary of Fixed Monthly and Occasional Expenses (page 35)

Use this chart to total your fixed expenses for each month. Then compare your total expenses to your expense plan, chart 1, on page 9. This chart also allows you to balance your income and expenses for each month and for the year. More detailed instructions for using chart 4 are on page 34.

Sample Expense Planning Charts

Use charts below to help you determine how much money you need each month to meet expenses.

Chart 1. Fixed Monthly and Occasional Expenses			
Enter each item in column A or B, not in both.	(A) Yearly totals of occasional expenses		(B) Estimated monthly expenses
Housing (rent/mortgage payment)			450.00
Electricity/Gas			225.00
Water			
Telephone			75.00
Cell Phone			80.00
Cable/Satellite/Internet			60.00
Taxes and Fees (property, auto, etc.)			
<i>Auto Insurance</i>			
<i>Driver's License</i>			
Auto Tag	100.00		
Insurance Premiums			
Life			25.00
Auto			50.00
Health			
Homeowners/Renters	275.00		
Auto Payments			325.00
Credit/Loan Payments			
Charitable Contributions			
Family Allowances			150.00
Retirement			200.00
Savings			100.00
Day Care			400.00
Totals	(A) 375.00	(B) 2140.00	
Divide total of column A by 12 and enter here		+ 31.25	
Total amount to set aside each month for fixed expenses		(C) 2171.25	

Chart 2. Flexible Monthly Expenses		
	Estimated monthly expenses	
Food/Groceries	415.00	
Household Expenses and Supplies	110.00	
Medical Expenses (medications, copayments)	35.00	
Transportation Expenses (gasoline, oil changes)	200.00	
Contributions	100.00	
Gifts	25.00	
Entertainment	25.00	
Subscriptions	12.00	
Eating Out	150.00	
Clothing	100.00	
Personal Care	25.00	
	50.00	
Children's Miscellaneous Expenses		
Total Flexible Monthly Expenses	(A) 1247.00	
Total Fixed Monthly and Occasional Expenses (Enter line C of chart 1)	(B) 2171.25	
Total Estimated Monthly Budget (line A + B above)	(C) 3418.25	
Estimated Monthly Income	(D) 3575.00	
Estimated Monthly Expenditures (line C above)	(E) 3418.25	
Estimated Difference (line D - E above) (F)	156.75	

Flexible Daily Expense Chart for January

Date	Food/ Groceries	Household	Medical	Transportation/ Gas	Entertainment	Eating Out	Clothing	Personal Care	Children's Misc. Expenses											
1																				
2																				
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30																				
31																				
Totals																				
Expense Plan																				
Over or Under Budget																				

Fixed Monthly And Occasional Expenses

On this chart, record monthly payments as you make them. Also record quarterly, semiannual, or annual payments that you actually pay this month.

Housing (rent/mortgage payment)				
Electricity/Gas				
Water				
Telephone				
Cell Phone				
Cable/Satellite/Internet				
Taxes and Fees (property, auto, etc.)				
Auto Tag				
Insurance Premiums				
Life				
Auto				
Health				
Homeowners/Renters				
Auto Payments				
Credit/Loan Payments				
Charitable Contributions				
Family Allowances				
Retirement				
Savings				
Day Care				
Total Fixed Monthly and Occasional Expenses				
Total From Flexible Daily Expense Chart				
Total Expenses for the Month				
Monthly Income				
Wages or Salary				
Savings or Investments				
Other				
Total Income for the Month				
Total Expenses for the Month				
Difference—over or under budget				

January

As you begin 2015, remember that good money management is a habit. If you need help establishing good management habits, call the Alabama Cooperative Extension office in your county.

SUN	MON	TUES	WED	THURS	FRI	SAT
Notes:				1	2	3
				New Year's Day		
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
	Martin Luther King Jr. Day					
25	26	27	28	29	30	31

Fixed Monthly and Occasional Expenses

On this chart, record monthly payments as you make them. Also record quarterly, semiannual, or annual payments that you actually pay this month.

Housing (rent/mortgage payment)				
Electricity/Gas				
Water				
Telephone				
Cell Phone				
Cable/Satellite/Internet				
Taxes and Fees (property, auto, etc.)				
Auto Tag				
Insurance Premiums				
Life				
Auto				
Health				
Homeowners/Renters				
Auto Payments				
Credit/Loan Payments				
Charitable Contributions				
Family Allowances				
Retirement				
Savings				
Day Care				
Total Fixed Monthly and Occasional Expenses				
Total From Flexible Daily Expense Chart				
Total Expenses for the Month				
Monthly Income				
Wages or Salary				
Savings or Investments				
Other				
Total Income for the Month				
Total Expenses for the Month				
Difference--over or under budget				

February

Use your tax refund to start a savings account. You can request a split tax refund and put some of your money in a retirement account and some into a savings account. You can also use your tax refund to pay down credit card debt.

SUN	MON	TUES	WED	THURS	FRI	SAT
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
	Presidents' Day					
22	23	24	25	26	27	28
America Saves Week						

Notes:

Flexible Daily Expense Chart for March

Date	Food/ Groceries	Household	Medical	Transportation/ Gas	Entertainment	Eating Out	Clothing	Personal Care	Children's Misc. Expenses										
1																			
2																			
3																			
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Totals																			
Expense Plan																			
Over or Under Budget																			

Fixed Monthly and Occasional Expenses

On this chart, record monthly payments as you make them. Also record quarterly, semiannual, or annual payments that you actually pay this month.

Housing (rent/mortgage payment)				
Electricity/Gas				
Water				
Telephone				
Cell Phone				
Cable/Satellite/Internet				
Taxes and Fees (property, auto, etc.)				
Auto Tag				
Insurance Premiums				
Life				
Auto				
Health				
Homeowners/Renters				
Auto Payments				
Credit/Loan Payments				
Charitable Contributions				
Family Allowances				
Retirement				
Savings				
Day Care				
Total Fixed Monthly and Occasional Expenses				
Total From Flexible Daily Expense Chart				
Total Expenses for the Month				
Monthly Income				
Wages or Salary				
Savings or Investments				
Other				
Total Income for the Month				
Total Expenses for the Month				
Difference—over or under budget				

March

It's spring cleaning time. Do you have items to sell, recycle, or give away? Put any money you make into savings or pay off debt. Be sure to get receipts for your taxes if you donate items..

SUN	MON	TUES	WED	THURS	FRI	SAT
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31	Notes:			

Flexible Daily Expense Chart for April

Date	Food/ Groceries	Household	Medical	Transportation/ Gas	Entertainment	Eating Out	Clothing	Personal Care	Children's Misc. Expenses											
1																				
2																				
3																				
4																				
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Totals																				
Expense Plan																				
Over or Under Budget																				

Fixed Monthly and Occasional Expenses

On this chart, record monthly payments as you make them. Also record quarterly, semiannual, or annual payments that you actually pay this month.

Housing (rent/mortgage payment)				
Electricity/Gas				
Water				
Telephone				
Cell Phone				
Cable/Satellite/Internet				
Taxes and Fees (property, auto, etc.)				
Auto Tag				
Insurance Premiums				
Life				
Auto				
Health				
Homeowners/Renters				
Auto Payments				
Credit/Loan Payments				
Charitable Contributions				
Family Allowances				
Retirement				
Savings				
Day Care				
Total Fixed Monthly and Occasional Expenses				
Total From Flexible Daily Expense Chart				
Total Expenses for the Month				
Monthly Income				
Wages or Salary				
Savings or Investments				
Other				
Total Income for the Month				
Total Expenses for the Month				
Difference-over or under budget				

April

April is Financial Literacy Month. Have you reviewed your financial situation recently? This is a good time to help your children or grandchildren set up savings accounts. Have you reviewed your insurance policies? Do you have an emergency fund?

SUN	MON	TUES	WED	THURS	FRI	SAT
Notes:			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		

Flexible Daily Expense Chart for May

Date	Food/ Groceries	Household	Medical	Transportation/ Gas	Entertainment	Eating Out	Clothing	Personal Care	Children's Misc. Expenses										
1																			
2																			
3																			
4																			
5																			
6																			
7																			
8																			
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29																			
30																			
31																			
Totals																			
Expense Plan																			
Over or Under Budget																			

Fixed Monthly and Occasional Expenses

On this chart, record monthly payments as you make them. Also record quarterly, semiannual, or annual payments that you actually pay this month.

Housing (rent/mortgage payment)				
Electricity/Gas				
Water				
Telephone				
Cell Phone				
Cable/Satellite/Internet				
Taxes and Fees (property, auto, etc.)				
Auto Tag				
Insurance Premiums				
Life				
Auto				
Health				
Homeowners/Renters				
Auto Payments				
Credit/Loan Payments				
Charitable Contributions				
Family Allowances				
Retirement				
Savings				
Day Care				
Total Fixed Monthly and Occasional Expenses				
Total From Flexible Daily Expense Chart				
Total Expenses for the Month				
Monthly Income				
Wages or Salary				
Savings or Investments				
Other				
Total Income for the Month				
Total Expenses for the Month				
Difference-over or under budget				

May

Are you tracking your expenses? How many biscuits do you buy on the way to work each week? How many vending machines do you use? How often do you eat lunch out? Use this calendar's flexible daily expense chart each month and see how you can change your spending habits.

SUN	MON	TUES	WED	THURS	FRI	SAT
Notes:					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31	Memorial Day					

Flexible Daily Expense Chart for June

Date	Food/ Groceries	Household	Medical	Transportation/ Gas	Entertainment	Eating Out	Clothing	Personal Care	Children's Misc. Expenses										
1																			
2																			
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Totals																			
Expense Plan																			
Over or Under Budget																			

Fixed Monthly and Occasional Expenses

On this chart, record monthly payments as you make them. Also record quarterly, semiannual, or annual payments that you actually pay this month.

Housing (rent/mortgage payment)				
Electricity/Gas				
Water				
Telephone				
Cell Phone				
Cable/Satellite/Internet				
Taxes and Fees (property, auto, etc.)				
Auto Tag				
Insurance Premiums				
Life				
Auto				
Health				
Homeowners/Renters				
Auto Payments				
Credit/Loan Payments				
Charitable Contributions				
Family Allowances				
Retirement				
Savings				
Day Care				
Total Fixed Monthly and Occasional Expenses				
Total From Flexible Daily Expense Chart				
Total Expenses for the Month				
Monthly Income				
Wages or Salary				
Savings or Investments				
Other				
Total Income for the Month				
Total Expenses for the Month				
Difference—over or under budget				

June

Have you requested your credit report? You can do so at www.annualcreditreport.com. Request one credit report quarterly, one from each of the three credit reporting agencies once each year.

SUN	MON	TUES	WED	THURS	FRI	SAT
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	Notes:			

Flexible Daily Expense Chart for July

Date	Food/ Groceries	Household	Medical	Transportation/ Gas	Entertainment	Eating Out	Clothing	Personal Care	Children's Misc. Expenses										
1																			
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30																			
31																			
Totals																			
Expense Plan																			
Over or Under Budget																			

Fixed Monthly and Occasional Expenses

On this chart, record monthly payments as you make them. Also record quarterly, semiannual, or annual payments that you actually pay this month.

Housing (rent/mortgage payment)				
Electricity/Gas				
Water				
Telephone				
Cell Phone				
Cable/Satellite/Internet				
Taxes and Fees (property, auto, etc.)				
Auto Tag				
Insurance Premiums				
Life				
Auto				
Health				
Homeowners/Renters				
Auto Payments				
Credit /Loan Payments				
Charitable Contributions				
Family Allowances				
Retirement				
Savings				
Day Care				
Total Fixed Monthly and Occasional Expenses				
Total From Flexible Daily Expense Chart				
Total Expenses for the Month				
Monthly Income				
Wages or Salary				
Savings or Investments				
Other				
Total Income for the Month				
Total Expenses for the Month				
Difference-over or under budget				

July

Start planning now and get ready to buy back-to-school clothes and supplies. Look for consignment sales and shops to sell or buy children's clothes.

SUN	MON	TUES	WED	THURS	FRI	SAT
Notes:			1	2	3	4
					Independence Day (observed)	Independence Day
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

Flexible Daily Expense Chart for August

Date	Food/ Groceries	Household	Medical	Transportation/ Gas	Entertainment	Eating Out	Clothing	Personal Care	Children's Misc. Expenses										
1																			
2																			
3																			
4																			
5																			
6																			
7																			
8																			
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28																			
29																			
30																			
31																			
Totals																			
Expense Plan																			
Over or Under Budget																			

Fixed Monthly and Occasional Expenses

On this chart, record monthly payments as you make them. Also record quarterly, semiannual, or annual payments that you actually pay this month.

Housing (rent/mortgage payment)				
Electricity/Gas				
Water				
Telephone				
Cell Phone				
Cable/Satellite/Internet				
Taxes and Fees (property, auto, etc.)				
Auto Tag				
Insurance Premiums				
Life				
Auto				
Health				
Homeowners/Renters				
Auto Payments				
Credit /Loan Payments				
Charitable Contributions				
Family Allowances				
Retirement				
Savings				
Day Care				
Total Fixed Monthly and Occasional Expenses				
Total From Flexible Daily Expense Chart				
Total Expenses for the Month				
Monthly Income				
Wages or Salary				
Savings or Investments				
Other				
Total Income for the Month				
Total Expenses for the Month				
Difference-over or under budget				

August

Have you begun planning for holiday cooking and gifts? Make a gift list and a grocery list. Will you make gifts from your kitchen? Planning ahead will make holidays less stressful.

SUN	MON	TUES	WED	THURS	FRI	SAT
Notes:						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

Flexible Daily Expense Chart for September

Date	Food/ Groceries	Household	Medical	Transportation/ Gas	Entertainment	Eating Out	Clothing	Personal Care	Children's Misc. Expenses									
1																		
2																		
3																		
4																		
5																		
6																		
7																		
8																		
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28																		
29																		
30																		
Totals																		
Expense Plan																		
Over or Under Budget																		

Fixed Monthly and Occasional Expenses

On this chart, record monthly payments as you make them. Also record quarterly, semiannual, or annual payments that you actually pay this month.

Housing (rent/mortgage payment)				
Electricity/Gas				
Water				
Telephone				
Cell Phone				
Cable/Satellite/Internet				
Taxes and Fees (property, auto, etc.)				
Auto Tag				
Insurance Premiums				
Life				
Auto				
Health				
Homeowners/Renters				
Auto Payments				
Credit/Loan Payments				
Charitable Contributions				
Family Allowances				
Retirement				
Savings				
Day Care				
Total Fixed Monthly and Occasional Expenses				
Total From Flexible Daily Expense Chart				
Total Expenses for the Month				
Monthly Income				
Wages or Salary				
Savings or Investments				
Other				
Total Income for the Month				
Total Expenses for the Month				
Difference-over or under budget				

September

Estate planning is important for everyone. Do you have an updated will? How are you planning for retirement? Take the "Road to Financial Security in Later Life" course at www.extension.umn.edu/family/financial-security/.

SUN	MON	TUES	WED	THURS	FRI	SAT
		1	2	3	4	5
6	7 Labor Day	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	Notes:		

Flexible Daily Expense Chart for October

Date	Food/ Groceries	Household	Medical	Transportation/ Gas	Entertainment	Eating Out	Clothing	Personal Care	Children's Misc. Expenses										
1																			
2																			
3																			
4																			
5																			
6																			
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Totals																			
Expense Plan																			
Over or Under Budget																			

Fixed Monthly and Occasional Expenses

On this chart, record monthly payments as you make them. Also record quarterly, semiannual, or annual payments that you actually pay this month.

Housing (rent/mortgage payment)				
Electricity/Gas				
Water				
Telephone				
Cell Phone				
Cable/Satellite/Internet				
Taxes and Fees (property, auto, etc.)				
Auto Tag				
Insurance Premiums				
Life				
Auto				
Health				
Homeowners/Renters				
Auto Payments				
Credit/Loan Payments				
Charitable Contributions				
Family Allowances				
Retirement				
Savings				
Day Care				
Total Fixed Monthly and Occasional Expenses				
Total From Flexible Daily Expense Chart				
Total Expenses for the Month				
Monthly Income				
Wages or Salary				
Savings or Investments				
Other				
Total Income for the Month				
Total Expenses for the Month				
Difference-over or under budget				

October

Place \$2 a day plus pocket change in a can or jar. At the end of the month, you will have saved between \$80 to \$100. Put this money in a savings account to begin or add to your emergency fund.

SUN	MON	TUES	WED	THURS	FRI	SAT
Notes:				1	2	3
4	5	6	7	8	9	10
11	12 Columbus Day	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

Flexible Daily Expense Chart for November

Date	Food/ Groceries	Household	Medical	Transportation/ Gas	Entertainment	Eating Out	Clothing	Personal Care	Children's Misc. Expenses										
1																			
2																			
3																			
4																			
5																			
6																			
7																			
8																			
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30																			
Totals																			
Expense Plan																			
Over or Under Budget																			

Fixed Monthly and Occasional Expenses

On this chart, record monthly payments as you make them. Also record quarterly, semiannual, or annual payments that you actually pay this month.

Housing (rent/mortgage payment)				
Electricity/Gas				
Water				
Telephone				
Cell Phone				
Cable/Satellite/Internet				
Taxes and Fees (property, auto, etc.)				
Auto Tag				
Insurance Premiums				
Life				
Auto				
Health				
Homeowners/Renters				
Auto Payments				
Credit/Loan Payments				
Charitable Contributions				
Family Allowances				
Retirement				
Savings				
Day Care				
Total Fixed Monthly and Occasional Expenses				
Total From Flexible Daily Expense Chart				
Total Expenses for the Month				
Monthly Income				
Wages or Salary				
Savings or Investments				
Other				
Total Income for the Month				
Total Expenses for the Month				
Difference—over or under budget				

November

Set up automatic deposits from your paycheck into a saving account. We don't usually miss money we never see. Consider having your bills debited from your checking account to save time and money on stamps and to avoid late payments.

SUN	MON	TUES	WED	THURS	FRI	SAT
1	2	3	4	5	6	7
8	9	10	11 Veterans Day	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26 Thanksgiving Day	27	28
29	30	Notes:				

Flexible Daily Expense Chart for December

Date	Food/ Groceries	Household	Medical	Transportation/ Gas	Entertainment	Eating Out	Clothing	Personal Care	Children's Misc. Expenses										
1																			
2																			
3																			
4																			
5																			
6																			
7																			
8																			
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29																			
30																			
31																			
Totals																			
Expense Plan																			
Over or Under Budget																			

Fixed Monthly and Occasional Expenses

On this chart, record monthly payments as you make them. Also record quarterly, semiannual, or annual payments that you actually pay this month.

Housing (rent/mortgage payment)				
Electricity/Gas				
Water				
Telephone				
Cell Phone				
Cable/Satellite/Internet				
Taxes and Fees (property, auto, etc.)				
Auto Tag				
Insurance Premiums				
Life				
Auto				
Health				
Homeowners/Renters				
Auto Payments				
Credit/Loan Payments				
Charitable Contributions				
Family Allowances				
Retirement				
Savings				
Day Care				
Total Fixed Monthly and Occasional Expenses				
Total From Flexible Daily Expense Chart				
Total Expenses for the Month				
Monthly Income				
Wages or Salary				
Savings or Investments				
Other				
Total Income for the Month				
Total Expenses for the Month				
Difference-over or under budget				

December

As you begin to prepare your taxes, use this time to get organized. Request Extension publication HE-0351, "Records and Important Papers," from your county Extension office. Also search your community for free tax preparation help or visit www.irs.gov.

SUN	MON	TUES	WED	THURS	FRI	SAT
Notes:		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
					Christmas	
27	28	29	30	31		

Chart 4: Summary of Fixed Monthly and Occasional Expenses

Fixed Expenses	Jan.	Feb.	March	April	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.	
Housing (rent/mortgage payment)													
Electricity/Gas													
Water													
Telephone													
Cell Phone													
Cable/Satellite/Internet													
Taxes and Fees (property, auto, etc.)													
Auto Tag													
Insurance Premiums													
Life													
Auto													
Health													
Homeowners/Renters													
Auto Payments													
Charitable Payments													
Credit/Loan Payments													
Family Allowances													
Retirement													
Savings													
Day Care													
Total Fixed Monthly and Occasional Expenses													
Amount Planned (from chart 1, page 9)													
Difference—over or under													
Grand Totals													
	Jan.	Feb.	March	April	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.	Totals
Total Flexible Expenses (from chart 3, last column)													
Total Fixed Expenses (from chart 4)													
Total Expenses for the Month													
Monthly Income from Wages or Salary													
from Savings or Investments													
from Other													
Total Income for the Month													
Total Expenses for the Month													
Difference—over or under													

