ALABAMA credit union

Financial Planner

/// Budgeting Workbook

///MONTHLY BILLS

Bill	Amount	Due	Paid

///MONTHLY BUDGET

Income

DATE	SOURCE	AMOUNT

Month

BUDGET GOAL:
TOTAL INCOME:
TOTAL EXPENSES:
DIFFERENCE:
BALANCE FORWARD:

Fixed Expenses

DATE	DESCRIPTION	AMOUNT

Other Expenses

DATE	DESCRIPTION	AMOUNT

Savings

STARTING BALANCE:
DEPOSIT:
DEPOSIT:
DEPOSIT:
BALANCE:

Debt

STARTING BALANCE:
DEPOSIT:
DEPOSIT:
DEPOSIT:
BALANCE:

///MONTH AT A GLANCE

MONTH: _____

Checking Account Beginning Balance: [ ]

Checking Account Ending Balance: [ ]

Savings Account Beginning Balance: [ ]

Savings Account Ending Balance: [ ]

Total Monthly Expenses: [ ]

How can we do better? _____

_____

_____

Financial Goals for next month: _____

_____

_____

///DEBT PAYMENT TRACKER

CREDITOR:	ACCOUNT:
AMOUNT:	DUE DATE:
INTEREST RATE:	MINIMUM PAYMENT:

Date	Amount	Balance

///INCOME TRACKER

Date	Description	Source	Amount

///EXPENSE TRACKER

Date	Description	Amount	Cash	CC

///SAVINGS TRACKER

STARTING BALANCE	SAVINGS GOAL:

Date	Deposit	Balance

///SAVING JAR

SAVING FOR:
AMOUNT GOAL:

///ANNUAL FINANCE

Month	Income	Expenses	Savings
January			
February			
March			
April			
May			
June			
July			
August			
September			
October			
November			
December			

///SUMMARY OF THE YEAR

Month	Jan	Feb	Mar	Apr	May	Jun
Income						
Savings						
Housing						
Food						
Health						
Transporation						
Personal						
Entertainment						

*Continued on next page

///SUMMARY OF THE YEAR

Month	Jul	Aug	Sep	Oct	Nov	Dec
Income						
Savings						
Housing						
Food						
Health						
Transporation						
Personal						
Entertainment						