



## TAKE ACTION

# Create a budget

On the **INCOME** side, enter the money you bring in each month.

On the **EXPENSES** side, enter what you pay out.

How do they compare? Are there opportunities to reduce your expenses?

INCOME	AMOUNT
PAYCHECK 1	
PAYCHECK 2	
OTHER	
OTHER	
OTHER	
<b>TOTAL</b>	

EXPENSES	AMOUNT
<b>ESSENTIALS</b>	
HOUSING	
UTILITIES	
HEALTH CARE	
STUDENT LOANS	
INSTALLMENT LOANS	
CAR PAYMENTS	
FOOD AND GROCERIES	
REAL ESTATE TAXES	
AUTOMOBILE MAINTENANCE AND GAS	
OTHER	
<b>SAVINGS</b>	
EMERGENCY FUND	
SAVING FOR COLLEGE	
SAVING FOR RETIREMENT	
SAVING FOR VACATIONS	
<b>PERSONAL</b>	
PERSONAL CARE	
ENTERTAINMENT	
VACATION	
RESTAURANTS	
OTHER	
<b>TOTAL</b>	



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