**Budget Planner**

**Monthly Income**

| Source | Days Receive (ex: every Friday, every other week on Thurs., etc.) | Amount Received after taxes/month |
| --- | --- | --- |
|  |  |  |
|  |  |  |
|  |  |  |
|  |  |  |

Total Income from all Sources: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Debt: Credit Cards, Car Loans, Personal Loans, Mortgage**

| Source | %APR | Day of Month Bill is Due  | Minimum Payment | Total Owed |
| --- | --- | --- | --- | --- |
|  |  |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |

Total Debt: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Total Min. Payment\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Monthly Bills (Outside of Debt)**

| Bill Title | Day of Month Bill is Due | Monthly Amount |
| --- | --- | --- |
| Rent/Mortgage |  |  |
| House Maintenance, Taxes, & Insurance |  |  |
| Electricity/Gas |  |  |
| Water/Sewage |  |  |
| Trash |  |  |
| Car Insurance |  |  |
| Fuel |  |  |
| Phone  |  |  |
| Cable/Internet |  |  |
| Groceries |  |  |
| Child Support/Alimony |  |  |
| Other: |  |  |
| Other: |  |  |
| Other: |  |  |
| Other: |  |  |

Total Bills From All Sources:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Savings**

| Source | Total |
| --- | --- |
| Retirement |  |
| College |  |
| Emergency |  |
| Other: |  |
| Other: |  |

Total Savings from all Sources:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Budget Tool**

| Total Income: | $ |
| --- | --- |
| Subtract Total Bills | -- $ |
| Subtract Minimum Monthly Payments on Debt | -- $ |
| Subtract Savings (20% of income) | -- $ |
| Subtract Coaching Fees | -- $ |
|  Total | = $ |
| Subtract Additional Money toward Debt/Month | -- $ |
| Subtract Free Spending (going out to eat, clothes, travel, entertainment, fun, etc.) | -- $ |
| Total | = $0 |

**Days Bills Are Paid - Monthly Calendar**

| **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** |  |  |  |  |