

_____ 'S MONTHLY BUDGET

Create your monthly budget to learn how much you're earning, spending, and saving!



Money Coming in to Me Monthly

MY MONTHLY INCOME	AMOUNT
Chores	
Cash Gift	
Wage from Work	
Other	
My Total Income This Month:	\$

Money I'm Spending Monthly

MY MONTHLY EXPENSES	COST
SAVINGS ACCOUNT (start with 10% of your monthly)	\$
TRANSPORTATION (15% of income: gas, car payment, etc)	\$
ENTERTAINMENT (5-10% of income: eating out, movies, games/concerts)	\$
PERSONAL (cell phone, wellness, gifts, clothes)	\$
DONATIONS	\$
OTHER	\$
My Total Expenses This Month:	\$

SAMPLE FINANCIAL GOALS

Fill in your short-term and long-term goals to learn how long and how much you will need to save to achieve your money dreams! We've helped you get started with some ideas.

Short-Term Goals (Under 1 Year)

Take electric guitar lessons and buy a guitar
Take driver's ed classes
Find a part time job

Mid-Term Goals (1-5 Years)

Plan for community college first 2 years, then University
Take a month-long trip to Europe
Buy a used car that is worth about \$5,000

Long-Term Goals (Over 5 Years)

Save enough for a down payment on a house
Get my Master's Degree



WANT MORE WORKSHEETS & SMART MONEY TIPS?

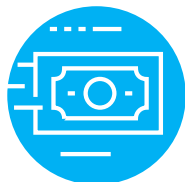
PARENTS/GUARDIANS SIGN UP FOR OUR SMART SAVERS PROGRAM: [FLEETWOODBANK.COM/SMARTSAVERS](https://fleetwoodbank.com/smartsavers)



Developing a Habit of Savings

TIP SHEET

Automate It



Direct deposit

- When you have a job, ask your employer to deposit some of your pay (maybe 80 percent) into your checking account and the rest (20 percent) into a savings account.
- The same can be done with tax refunds. They can be split between two accounts.



Direct transfers

- You can set up a certain amount of money to be moved from your checking account to your savings account at set times, for example once a week or once a month.



Apps that round up your purchase

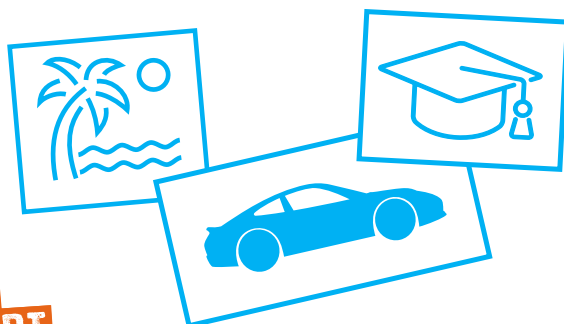
- There are apps that will round up your purchases and put the rest into savings. For example, if you spend \$12.35 eating lunch somewhere, the app would add 65 cents to your savings account (rounding it up to \$13.00).

Make Small, Frequent Deposits



Research shows people prefer to make smaller, more frequent additions to their savings rather than larger ones all at once.

Share Your Goal



Who can you share your goal with — a friend, relative, someone else?

How can you remind yourself of your goal? Take a photo of something you are saving for? Calendar reminders?

