




BUDGET BUILDER

		Expected	Actual
MONTHLY INCOME  How much money you have to allocate.	Savings/Checking		
	Work		
	Family		
	Financial Aid		
	TOTAL INCOME		

MONTHLY EXPENSES  What you are spending your money on.	Total Savings		
	Total Home		
	Total Bills		
	Total Personal		
	Total Transportation		
	TOTAL EXPENSES		

BOTTOM LINE  Adjust the numbers to make your bottom line equal to zero.	TOTAL INCOME		
	TOTAL EXPENSES		
	BOTTOM LINE		

MONTH: _____

BUDGET BUILDER

GIVE EVERY DOLLAR A NAME
TRACK YOUR SPENDING

Expected Actual

SAVINGS	Savings		
	Emergency		
	Retirement		
	TOTAL		

Expected Actual

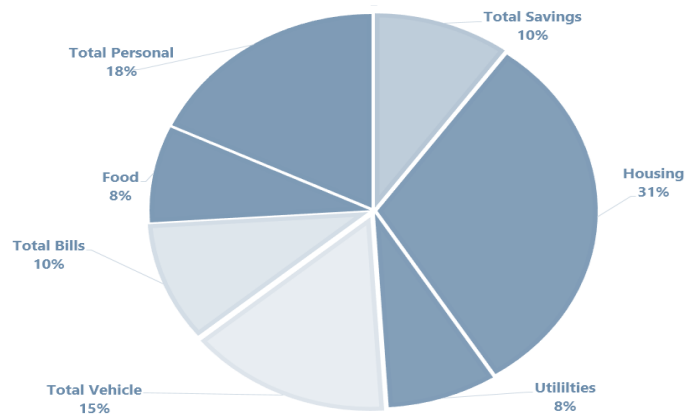
HOME	Rent		
	Electric		
	Gas		
	Water		
	TOTAL		

BILLS	Internet		
	Cell Phone		
	Credit Cards		
	Subscriptions		
	Loans		
	TOTAL		

PERSONAL	Clothing		
	Fun		
	Groceries		
	Personal Care		
	TOTAL		

TRANSPORTATION	Car Payment		
	Gas		
	Insurance		
	Repairs, etc.		
	TOTAL		

IDEAL EXPENSE BREAKDOWN



www.gvsu.edu/moneysmart



616-331-3234



moneysmart@gvsu.edu

LOANS | CREDIT | INVESTING | SPENDING PLANS