

Unit 1 – Achieving Financial Goals Worksheet

Example Goal: *Emergency Fund*

Goal Total: \$3,000.00

	Jan	Feb	Mar	Apr	May	June	July	Aug	Sep	Oct	Nov	Dec		
Deposit	\$250	\$250	\$250	\$200	\$300	\$350	\$200	\$250	\$250	\$250	\$200	\$250	Monthly Deposit:	\$250
Balance	\$250	\$500	\$750	\$950	\$1,250	\$1,600	\$1,800	\$2,050	\$2,300	\$2,550	\$2,750	\$3,000	Total:	\$3,000

Goal: _____

Goal Total: _____

	Jan	Feb	Mar	Apr	May	June	July	Aug	Sep	Oct	Nov	Dec		
Deposit													Monthly Deposit:	
Balance													Total:	

Goal: _____

Goal Total: _____

	Jan	Feb	Mar	Apr	May	June	July	Aug	Sep	Oct	Nov	Dec		
Deposit													Monthly Deposit:	
Balance													Total:	

Goal: _____

Goal Total: _____

	Jan	Feb	Mar	Apr	May	June	July	Aug	Sep	Oct	Nov	Dec		
Deposit													Monthly Deposit:	
Balance													Total:	

Goal: _____

Goal Total: _____

	Jan	Feb	Mar	Apr	May	June	July	Aug	Sep	Oct	Nov	Dec		
Deposit													Monthly Deposit:	
Balance													Total:	

Goal: _____

Goal Total: _____

	Jan	Feb	Mar	Apr	May	June	July	Aug	Sep	Oct	Nov	Dec		
Deposit													Monthly Deposit:	
Balance													Total:	

Unit 2 – Budget Worksheet

Monthly Expense	Budget	Actual	Monthly Expense	Budget	Actual
DEDUCTIONS			PERSONAL HEALTH		
Savings (to set aside)			Clothing		
Child Support, Alimony, etc			Toiletries & Care Products		
Other:			Haircuts		
			Gym & Sport Club Dues		
HOUSING			Health & Life Insurance		
Rent or Mortgage Payment			Doctor & Dentist Visits		
Utilities			Prescription & OTC Meds		
Home Insurance & Taxes			Other:		
Other:					
			EDUCATION		
DEBT PAYMENT			Tuition		
Credit Card Payments			Books & Fees		
Court Fines & Costs			Supplies		
Other Loans:			Other:		
FOOD			ENTERTAINMENT		
Groceries			Cinema & Games		
Eating Out			Book & Magazine Subs		
Coffee & Extras			Other:		
Other:					
			MISCELLANEOUS		
TRANSPORTATION			Tithes		
Car Payment			Charity Gifts & Offerings		
Car Insurance & Taxes			Pet Supplies & Vet Costs		
Car Maintenance			Entertaining Guests		
Fuel for Car			Cash Not Accounted For		
Public Transportation			Other:		
Other:					
FAMILY			SUMMARY CALCULATION	Budget	Actual
Day Care & Babysitting			Monthly NET Income		
Activities & Lessons			Expenses Total		
Allowance & Child Support			TOTAL MONTHLY SPENDABLE INCOME		
Other:					

Unit 2 – Spending Diary Template

DAILY RECORD OF SPENDING	Day:		Date:	
	Cash	Debit	Credit	Check
ITEM				
TOTAL				
Debit Card				
Credit Card				
Checks				
TOTAL				

DAILY RECORD OF SPENDING	Day:		Date:	
	Cash	Debit	Credit	Check
ITEM				
TOTAL				
Debit Card				
Credit Card				
Checks				
TOTAL				