

Owning Burton Farm - Budget Worksheets

Income

Day Job _____
 Second Job _____
 Side Hustle _____
 Refunds/Rebates _____
 Alimony / Child Support _____

Insurance _____
 Gifts _____
 Tithing _____
 Entertainment, Bad Habits _____
 Pets – Food, Vet, Toys _____
 Household & Personal Prod. _____
 Other _____
 Other _____

Debts

Student Loan _____
 Personal Loan _____
 MasterCard _____
 Visa Card _____
 Family Loan _____
 Other _____

Housing

Rent/Mortgage _____
 Insurance _____
 Taxes _____

Savings

Retirement _____
 Emergency Fund _____
 Dream Vacation Fund _____
 Vacation _____
 Other _____

Living Expenses

Groceries _____
 Dining Out _____
 Snacks/Vending _____
 Electricity _____
 Water _____
 Cable _____
 Internet _____
 Phone _____
 Cell Phone _____

Transportation

Vehicle Insurance _____
 Maintenance and Repairs _____
 Fuel _____

If Income is greater than Expenses, allot difference to savings or debt.
 If Expenses are greater than Income, reduce expenses or increase income.

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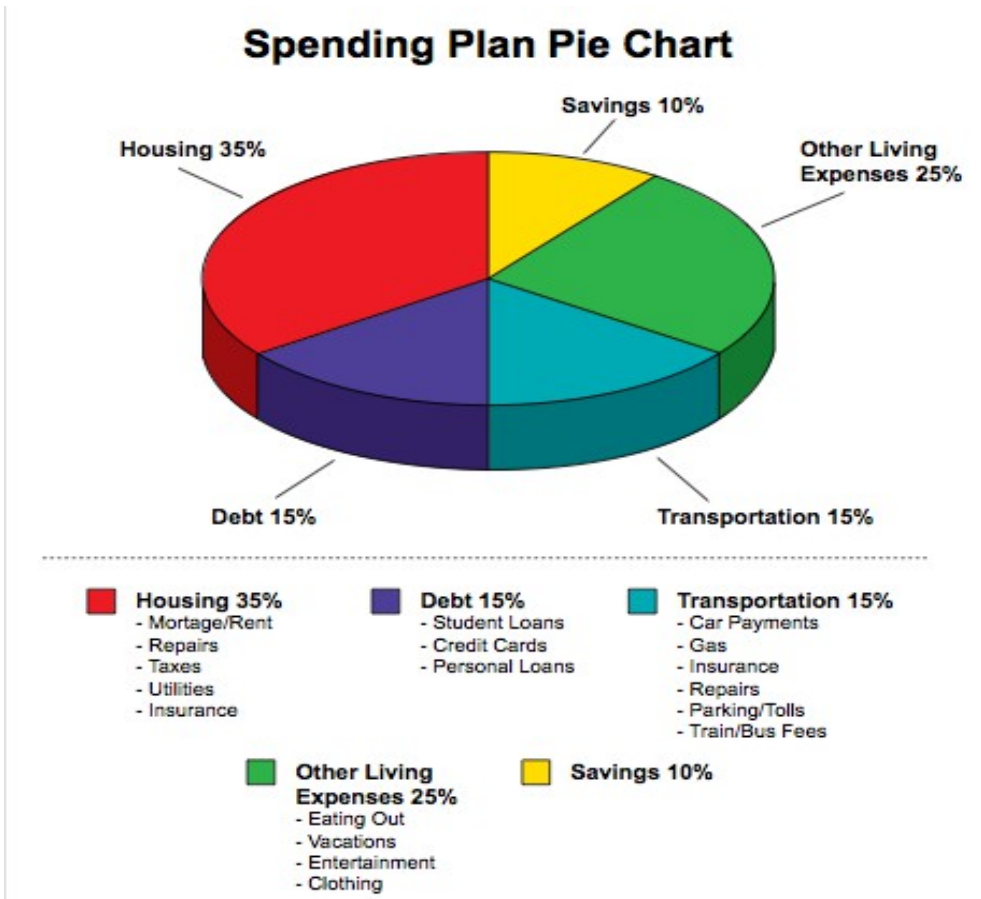
Actual Expenses

Month _____ Year _____

<u>Debts</u>	<u>Income</u>
<u>Housing</u>	
<u>Living Expenses</u>	
<u>Savings</u>	<p style="text-align: right;">Total Expenses: _____</p> <p style="text-align: right;">Total Income: _____</p> <p style="text-align: right;">Difference: _____</p>
<u>Transportation</u>	Calculations

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Recommended Pie Chart



Spending Plan from Jean Chatzky, as seen on Oprah's Debt Diet

My Pie Chart

Fill in with your figures.

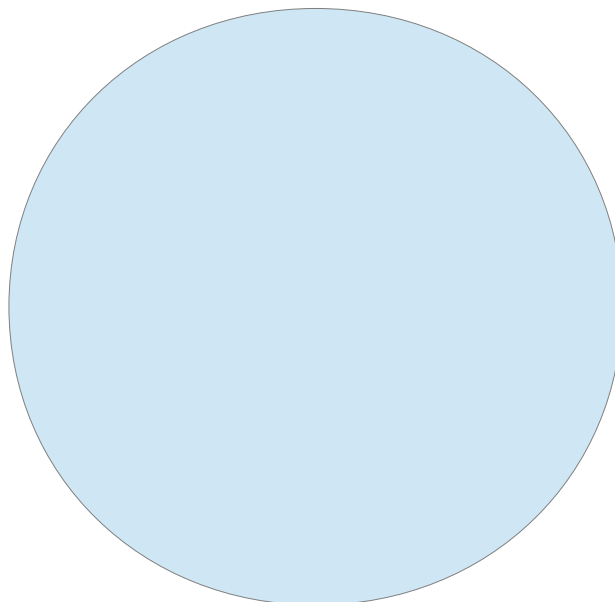
_____ % Debt

_____ % Housing

_____ % Living Expenses

_____ % Savings

_____ % Transportation



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ACTION PLAN

Category to Improve

Example:
Water Bill is too High

Solutions to Implement

1. Run dishwasher at off-peak hours
2. Set a 5 minute timer for showers
3. Use soaker hose in garden
4. Wash clothes only once
(quit letting laundry sour)