

UF/IFAS Extension 2021/2022 Money Management Calendar



A publication of the University of Florida Institute of Food and Agricultural Sciences Extension, Department of Family, Youth and Community Sciences. Dr. Michael Gutter, Associate Dean for Extension and Florida Cooperative Extension Service.

Contributors:

Heidi B. Copeland, Extension Agent III, UF/IFAS Extension Leon County
Judy L. Corbus, Extension Agent IV, UF/IFAS Extension Washington County
Sarah M. Ellis, Extension Agent I, UF/IFAS Extension Citrus County
Lisa A. Hamilton, Extension Agent I, UF/IFAS Extension Volusia County
Lisa Leslie, Program County Extension Agent IV, UF/IFAS Extension, Hillsborough County

Important Numbers

Dial 911 if you or someone near you is having a life-threatening emergency

Dial 211 to access free and confidential crisis and emergency counseling, disaster assistance, food, health care and insurance assistance, stable housing and utilities payment assistance, employment services, veterans services and childcare and family services.

For poisoning questions or emergencies, call 1-800-222-1222

Doctor _____

Doctor _____

Hospital _____

Neighbor _____

Family Member _____

Family Member _____

Health Department _____

Veterinarian _____

Insurance Agent

Car _____

Home (for renters too) _____

Home Maintenance

Plumber _____

Electrician _____

Other _____

Utilities

Electric _____

Water _____

Gas _____

Garbage & Recycling _____

Hazardous Waste _____

Media

Newspaper _____

Cable _____

Internet _____

We at UF/IFAS Extension hope you will use this calendar to help you better manage your money. Use the calendar to organize your income and bills. You can list your bills on the dates they are due or when you need to pay them. Write down the dates you get paid and what you think the amount will be. This will let you see a clear picture of your finances from month to month by showing when and where your money goes.

For classes on budgeting, personal financial management, credit, saving, Managing in Tough Times, Small Steps to Health and Wealth, and many other topics, contact your local UF/IFAS Extension office for class times and locations.

If you would like one-on-one assistance with organizing your personal finances, we can help you find someone to meet with you through our Florida Master Money Mentor Program. You can be connected through your local UF/IFAS Extension office or by sending an e-mail to:

fmmm@ifas.ufl.edu

For more information, visit us online at: **<https://americasaves.org/connect-to-a-campaign/florida-saves>**.

Additional Resources

Building a Spending Plan Series

http://edis.ifas.ufl.edu/topic_series_building_a_spending_plan

Basic Money Management

http://edis.ifas.ufl.edu/topic_money_management

Money and Marriage: Saving for Future Use

<http://edis.ifas.ufl.edu/he158>

Florida Saves

<https://americasaves.org/connect-to-a-campaign/florida-saves>

PowerPay

<https://powerpay.org>



How to Build a Spending Plan

Good money management is a habit. It is an everyday task, especially if you need to stick to a plan to make ends meet or reach a goal. Good money management begins with knowing your values, what you need and want, and then setting up a plan to reach your goals. This Money Management Calendar can help you see where your dollars are going day by day. Use the calendar to help you make good money management a habit!

A spending plan will:

- Reduce the stress of not knowing whether you have enough money to pay your bills when they are due
- Help you live within your income
- Provide methods for keeping good records of spending
- Create a way to measure your progress
- Set a good example for others

Follow these 6 steps to build a spending plan:

1. Write down your financial goals
2. Find out where your money is going: record your expenses and bills
3. List all your sources of monthly income
4. Know what your bills are and when they are due
5. Determine if you're living on what you make
6. Develop a plan and stick to it

Write down your SMART goals here:

| Goal (be specific) | Amount Needed | Begin Saving (Month and Year) | Target Date to Have Money (Month & Year) | Number of Months | Amount to Save Per Month | Rank Importance |
|--------------------|---------------|-------------------------------|------------------------------------------|------------------|--------------------------|-----------------|
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Step 1. Write down your financial goals

Having goals for what to do with your money will help you make the everyday choices that come your way. When making goals, try using the SMART method. SMART goals are:

Specific — What exactly will be achieved?

Measurable — How much money will this cost?

Achievable — Is this goal realistic?

Relevant — Does this goal match your values and priorities?

Time-bound — What is the target date for achieving this goal?

Write both your short-term and long-term goals in the chart below. Prioritize your goals in the Rank Importance column. It's a good idea to use a pencil for writing your plan.

If your goal is to pay off debt, use Power Pay (<http://powerpay.org>). A power payment system helps consumers repay their debt more efficiently. The Power Pay website provides a calendar that can be used with this calendar. For additional help, contact your local UF/IFAS Extension office for classes or one-on-one assistance through Florida Master Money Mentors.

Step 2. Find out where your money is going: Record your expenses

In order to manage your money, you have to know where your money is going. What do you buy? What monthly expenses do you have? What are the different ways you can spend and encumber (make a promise to pay) money?

You may know exactly how much you are spending or you may have no idea. Either way, you need to know where your money is currently going (what you are buying or paying for) in order to create a spending plan. Start by recording everything you spend money on in a single week. **Important:** If more than one person in the family is spending, each person needs to do this exercise. Add all the expenditures together at the end of the week. Repeat this exercise each week for a full month.

| Monday | Tuesday | Wednesday | Thursday | Friday | Saturday | Sunday | Total |
|-----------------------|-----------------|----------------------|-------------------|-------------------------------------|--------------------|------------------|---------------------|
| Lunch \$10.00 | Gas \$10.00 | Barber \$20.00 | Lunch \$4.85 | Lunch \$12.50 | Laundry \$17.00 | Pizza \$24.23 | Total = \$259.04 |
| Groceries \$125.07 | Lunch \$8.85 | Soft drink \$1.50 | Movies \$16.25 | Clean- ing supplies \$8.67 | | | |

After you have completed writing down your daily expenditures for a week, you will want to add other expenditures you make by check or automatic withdrawals from your checking account to pay bills (if you have this set up with your bank). Make a list of these expenditures and add them to the totals for the week.

| Checks written or digital payments this week | Automatic withdrawals this week (ATM) |
|-------------------------------------------------|---------------------------------------|
| Rent - \$885.00 | Gas company - \$35.00 |
| Groceries - \$125.07 | Electric company - \$85.00 |
| Day care - \$250.00 | Water bill - \$15.00 |

Finally, total all your major categories for the month as you track expenses by the week. Your categories may be different from the example given, so change them to fit your actual expenditures.

Amounts Spent by Week:

| Categories | Week 1 | Week 2 | Week 3 | Week 4 | Week 5 | Totals |
|-------------------------------------------|--------|--------|--------|--------|--------|--------|
| Groceries | | | | | | |
| Eating out | | | | | | |
| Snacks | | | | | | |
| Entertainment | | | | | | |
| Gas (for car) | | | | | | |
| Personal (haircuts, grooming, etc.) | | | | | | |
| Rent/Mortgage | | | | | | |
| Car payment | | | | | | |
| Utilities (gas, water, electric, etc.) | | | | | | |
| Day care | | | | | | |
| Clothing (new, dry cleaning, repairs) | | | | | | |
| Car Maintenance | | | | | | |
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| Totals | | | | | | |

The far right-hand bottom box on the chart will be your grand total for the month. It should equal the total for the columns above it and equal the total of all the weeks across the bottom.

This chart will be helpful in completing Step 4 as well as showing you what bills (auto loan, rent, utilities) need to be paid in which weeks of each month.

SMALL EXPENSES ADD UP!

HOW MUCH DO YOU SPEND EACH WEEK ON LITTLE STUFF?



Step 3. List all sources of monthly income

When developing your spending plan, use your net income or take-home pay. Remember to include all forms of income. Examples of other types of income are take-home pay from another family member and self-employment income from investments if you are using it to live on. Income supplements, such as child/spousal support; food stamps; and Women, Infants, and Children (WIC), should also be listed. **Tip: If you are paid weekly, add up 4 paycheck amounts. If you are paid every 2 weeks, add up 2 paycheck amounts. This is the amount you can count on each month. Make your monthly plan based on this amount and use “extra” paychecks that you receive 2 or 4 times per year as savings for periodic expenses or emergencies. If you have to pay federal taxes perhaps your W4 needs to be altered. Complete a new Form W-4, Employee's Withholding Allowance Certificate, and submit it to your employer.**

Monthly Net Income from All Sources:

| Monthly Net Income | Amount |
|-----------------------------------|--------|
| Income | \$ |
| Income | \$ |
| Part-time income | \$ |
| Self-employment income | \$ |
| Child support/Alimony | \$ |
| Public assistance/Food stamps/WIC | \$ |
| Unemployment/Disability | \$ |
| Social Security | \$ |
| Retirement/Pension | \$ |
| Money from relatives | \$ |
| Investment income | \$ |
| Other: | \$ |
| Total | \$ |

Step 4. Know what your bills are and when they are due

Are your bills fixed or flexible? There are two major types of expenses in a spending plan: 1) **fixed expenses** and 2) **flexible or controllable expenses**.

Fixed expenses are those you usually pay on a regular basis. They may be the same amount each time, or they may vary from month to month. They usually have a big consequence (such as a penalty) if they are not paid or not paid on time.

Many fixed expenses are paid every month, but others have to be paid every three months (quarterly), every six months (semiannually), or every year (annually). These are called **occasional or periodic fixed expenses**. Think of the total amount for each of these periodic expenses for the entire year and divide by 12. This will show how much of each month's income needs to be set aside to have enough funds for that expense prior to it coming due. In Table 1 on the next page, list your monthly fixed expenses.

Flexible expenses are those that usually vary in amount from month to month. Since you are not committed to previous agreements with others for these amounts, you have more control over these expenses than you do for fixed expenses. The little decisions you make every day determine if you spend a little or a lot. When you are squeezed financially, you can cut back on flexible expenses or even cut some out.

Flexible expenses usually vary from month to month. People who keep spending records for the first time are often surprised by how much they spend on things they don't really need or want. In Table 2 on the next page, list your monthly flexible expenses.

As you gain better control over your flexible expenses, you will have an easier time covering your fixed expenses, avoiding late penalties, and achieving your financial goals.

Once you've recorded and totaled your fixed and flexible expenses, add them together and record the grand total for your expenses in Table 3.

Table 1 Monthly Fixed Expenses

| Expenses | \$ per month |
|-----------------------------|--------------|
| Housing | |
| Rent/Mortgage | |
| TV/Internet | |
| Water | |
| Electricity/Fuel | |
| Phone | |
| Other | |
| Subtotal | \$ |
| Loans | |
| Furniture/Appliances | |
| Automobile | |
| Credit Cards | |
| Other (student loans, etc.) | |
| Subtotal | \$ |
| Child Care | |
| Child Support | |
| Child care/After school | |
| Other | |
| Subtotal | \$ |
| Insurance | |
| Health | |
| Life | |
| Automobile | |
| Home/Renters | |
| Other | |
| Subtotal | \$ |
| Savings | |
| Emergency Fund | |
| Periodic Expense Fund | |
| Holiday or Vacation Fund | |
| Other | |
| Subtotal | \$ |
| Other | |
| Tithes/Tuition/HOA Fees | |
| Other | |
| Subtotal | \$ |

Table 2 Monthly Flexible Expenses

| Expenses | \$ per month |
|-------------------------------------------------|--------------|
| Food and Supplies | |
| Groceries | |
| Eating Out/Vending Machines /Convenience Stores | |
| Cleaning/Other Supplies | |
| Other | |
| Subtotal | \$ |
| Clothing and Personal | |
| Clothing Purchases | |
| Repairs/Alterations | |
| Accessories and Shoes | |
| Hair Care/Personal Care | |
| Other | |
| Subtotal | \$ |
| Transportation | |
| Ride Sharing/Public Transportation | |
| Maintenance (Tune-ups, tires, etc.) | |
| Operation (Gas, Oil) | |
| Other (Tags & Licenses) | |
| Subtotal | \$ |
| Medical Care | |
| Doctor's bills/Copays | |
| Prescriptions | |
| Therapy | |
| Other | |
| Subtotal | \$ |
| Education/Recreation | |
| Movies/Music/Books | |
| School Supplies | |
| Vacations | |
| Others | |
| Subtotal | \$ |
| Gifts & Donations | |
| Birthdays/Holidays/Anniversaries | |
| Charities | |
| Other | |
| Subtotal | \$ |

Step 5. Determine if you are living on what you make

Table 3 Grand Total of Monthly Fixed and Flexible Expenses

| Monthly Fixed and Flexible Expenses | Amount |
|-------------------------------------|--------|
| Total Fixed Expenses | \$ |
| Total Flexible Expenses | \$ |
| Grand Total of Expenses | \$ |

Now that you have calculated your income (Step 3) and totaled your fixed and flexible expenses (Step 4), you need to determine if you are living on what you make (total expenses do not exceed total net income) or if you are spending more than you make (total expenses exceed total net income).

Use the first table below if the total for your income in Step 3 is more than your total expenses in Step 4. Use the second table below if your total expenses are more than your total income.

My total income is more than my expenses:

| Total Income Minus Total Expenses | Amount |
|----------------------------------------|--------|
| Total Income (Step 3) | \$ |
| Minus Total Expenses (Step 4, Table 3) | - |
| Total Surplus | \$ |

My total expenses are more than my income:

| Total Income Minus Total Expenses | Amount |
|-----------------------------------|--------|
| Total Expenses (Step 4, Table 3) | \$ |
| Minus Total Income (Step 3) | - |
| Total Deficit | \$ |

If you used the first table, the amount of surplus (unspent money) is available for you to use for additional savings or to reach your short- or long-term goals. For example, you can save all or part of it, you can purchase something with the money, or you might use it as an extra payment on an installment loan or mortgage. Return to Tables 1 and 2 to make these changes. Otherwise, this savings will disappear each month with miscellaneous spending.

If you used the second table, you have deficit spending. This is the amount of money you must subtract from your expenses in order to keep from spending more than you make. Return to Tables 1 and 2 in Step 4 and determine which categories you can reduce or cut out. The total adjustments to the categories

must be equal to or greater than this total deficit. This will help you monitor your expenses in coming months so you do not overspend your plan. You might be able to juggle to make ends meet for a few months, but you will eventually be late on bills or need to borrow to stay current. Make some hard decisions now to have a balanced plan.

With the help of this calendar, you can do this step monthly after you have made purchases and paid bills.

In addition to changing expense category amounts, you can look at ways to increase your income by getting a second job, working consistent overtime if available, a family member getting a job, or upgrading your skills to get a better job.

Step 6. Develop a plan and stick to it with the UF/IFAS Money Management Calendar

Use the calendar and charts for each month to plan and record your income and expenses (see sample on the next page). On the calendar, write how much income you expect on the dates you expect it. Write when and how much you are going to save. When you get a bill, write in the due date and how much you owe. Cross off items as you receive it, save it, or pay it. You can also write reminders about how and when to pay bills so it gets there in time to avoid late fees. Write when you intend to shop for groceries and supplies, recreational events and their cost, and any other financial activities. Seeing these financial dates over time helps you identify “cash flow” problems. In other words, your spending plan might tell you that you have enough money for the month, but does it come in at the right times? If not, you will need to save from the previous paycheck or ask if you can change due dates.

Use the monthly flexible expense chart to write the amounts you actually spend by category (see sample on the next page). Add up category amounts each week and compare to the amount you intended to spend for the month. Are you sticking with your plan or do you need to make adjustments to your spending to make your money stretch for the month? Add up the amounts spent by category at the end of the month and compare to your planned amounts. Finally, record your total expenses for each month on the chart that follows the December calendar to track your expenses for the whole year.

Tip: Have a family meeting with those involved with your spending plan to make sure it's still realistic, that everyone is still committed to making this work, and to make adjustments for future months, if needed.

Flexible & Occasional Expense Chart

| Date | Food & Supplies | Clothing & Personal | Transportation | Medical | Education/ Recreation | Gifts/Donations | | | | Total |
|---------------------------|-----------------|---------------------|----------------|---------|--------------------------|-----------------|--|--|--|--------|
| 1 | | | \$50 | | | | | | | \$50 |
| 2 | \$40 | | | | | | | | | \$40 |
| 3 | | | | | | | | | | |
| 4 | | | \$40 | | | | | | | \$40 |
| 5 | | | | | | | | | | |
| 6 | | \$60 | | | | | | | | \$60 |
| 7 | \$173 | | | | | | | | | \$173 |
| 8 | | | | | | | | | | |
| 9 | | | | | | | | | | \$25 |
| 10 | | | | | | | | | | |
| 11 | | | \$4 | | | | | | | \$40 |
| 12 | \$12 | | | | | | | | | \$12 |
| 13 | | | | | | | | | | |
| 14 | | | | | | | | | | |
| 15 | \$30 | | \$50 | | | | | | | \$80 |
| 16 | | | | | | | | | | |
| 17 | | | \$40 | | | | | | | \$40 |
| 18 | | | | | | | | | | |
| 19 | | | | | | | | | | |
| 20 | | | | | | | | | | |
| 21 | \$187 | | | | | | | | | \$187 |
| 22 | | \$80 | | | | | | | | \$80 |
| 23 | \$13 | | | | | | | | | \$13 |
| 24 | | | | | | | | | | |
| 25 | \$7 | | \$40 | | | | | | | \$47 |
| 26 | | | | | | | | | | |
| 27 | \$18 | | | | | | | | | \$18 |
| 28 | | | | | | | | | | |
| 29 | | | | | | | | | | |
| 30 | \$5 | | | | | | | | | \$5 |
| 31 | | | | | | | | | | |
| Totals | \$510 | \$140 | \$260 | | | | | | | \$910 |
| Expense Plan | \$450 | \$100 | \$300 | | | | | | | \$850 |
| Over or Under Plan | \$(60) | \$(40) | \$40 | | | | | | | (\$60) |

January 2022

Financial Wellness Month

| Monthly Income | Jan 2022 |
|-------------------------------------------------------------|---------------|
| Income/Wages | \$3533 |
| Part-Time Income | |
| Child Support/Alimony | |
| Public Assistance/Food Stamps/WIC | |
| Unemployment/Disability | |
| Social Security | |
| Retirement/Pension | |
| Money from Relatives | |
| Other | |
| Total Income | \$3533 |
| Fixed Expenses | |
| Housing (rent/mortgage) | \$975 |
| Utilities (electric/natural gas/water) | \$195 |
| Cell phone | \$80 |
| Cable/Internet | \$135 |
| Loans | \$500 |
| Child Care | |
| Insurance | \$390 |
| Savings | \$225 |
| Other | |
| Total Fixed Expenses | \$2500 |
| This Month's Results | |
| Actual Income | \$3533 |
| Actual Fixed Expenses | \$2500 |
| Sub-total (subtract fixed from income) | \$1,033 |
| Actual Flexible Expenses (from previous page) | \$910 |
| Amount Saved or Overspent (subtract flexible from subtotal) | \$123 |

| SUN | MON | TUES | WED | THURS | FRI | SAT |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------|------|---------------------------------------------|-------|------------------------------|-------------------------------------------------------------|
| <p>Savings Tip—January is a time for fresh starts and trying new things! If you are looking into starting a new hobby this year, keep your budget in check by taking advantage of trial offers before committing to a new monthly expense and looking for used equipment or supplies when available.</p> | | | | | | 1 New Year's Day |
| 2 | 3 <i>Student loan payment \$100</i> | 4 | 5 <i>Utilities Due \$195</i> | 6 | 7 <i>Pay day \$1767</i> | 8 <i>Grocery Shop \$180</i> <i>Savings \$125</i> |
| 9 | 10 <i>Cell Phone Due \$80</i> | 11 | 12 <i>Cable & Internet Due \$135</i> | 13 | 14 | 15 |
| 16 | 17 Martin Luther King, Jr. Day | 18 | 19 | 20 | 21 <i>Pay day \$1,766</i> | 22 <i>Grocery Shop \$180</i> <i>Savings \$125</i> |
| 23 | 24 | 25 | 26 <i>Auto Insurance Due \$390</i> | 27 | 28 <i>Rent Due \$975</i> | 29 <i>Car payment \$400</i> |
| 30 | 31 | | | | | |

Goals:

Flexible & Occasional Expense Chart for September 2021

| Date | Food & Supplies | Clothing & Personal | Transportation | Medical | Education/ Recreation | Gifts/Donations | | | | Total |
|---------------------------|-----------------|---------------------|----------------|---------|--------------------------|-----------------|--|--|--|-------|
| 1 | | | | | | | | | | |
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| 27 | | | | | | | | | | |
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| 29 | | | | | | | | | | |
| 30 | | | | | | | | | | |
| Totals | | | | | | | | | | |
| Expense Plan | | | | | | | | | | |
| Over or Under Plan | | | | | | | | | | |

September 2021

Self Improvement Month

| Monthly Income | Sept 2021 |
|-----------------------------------|-----------|
| Income/Wages | |
| Part-Time Income | |
| Child Support/Alimony | |
| Public Assistance/Food Stamps/WIC | |
| Unemployment/Disability | |
| Social Security | |
| Retirement/Pension | |
| Money from Relatives | |
| Other | |
| Total Income | |

| Fixed Expenses | Sept 2021 |
|----------------------------------------|-----------|
| Housing (rent/mortgage) | |
| Utilities (electric/natural gas/water) | |
| Cell phone | |
| Cable/Internet | |
| Loans | |
| Child Care | |
| Insurance | |
| Savings | |
| Other | |
| Total Fixed Expenses | |

| This Month's Results | Sept 2021 |
|----------------------------------------------------------------|-----------|
| Actual Income | |
| Actual Fixed Expenses | |
| Sub-total (subtract fixed from income) | |
| Actual Flexible Expenses (from previous page) | |
| Amount Saved or Overspent (subtract flexible from subtotal) | |

| SUN | MON | TUES | WED | THURS | FRI | SAT |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------|--------------------|---------------------|------------------|-----|-------------------|
| Savings Tip —Self-Improvement month reminds us that we all need to improve—and we all need to care for ourselves. It's an opportunity for us to assess how satisfied we are with ourselves and to take the necessary steps to become who we aspire to be. | | | 1 | 2 | 3 | 4 |
| 5 | 6 Labor Day | 7 Rosh Hashanah | 8 | 9 | 10 | 11 Patriot Day |
| 12 | 13 | 14 | 15 | 16 Yom Kippur | 17 | 18 |
| 19 | 20 | 21 | 22 Autumn Begins | 23 | 24 | 25 |
| 26 | 27 | 28 | 29 | 30 | | |

Goals:

Flexible & Occasional Expense Chart for October 2021

| Date | Food & Supplies | Clothing & Personal | Transportation | Medical | Education/ Recreation | Gifts/Donations | | | | Total |
|---------------------------|-----------------|---------------------|----------------|---------|--------------------------|-----------------|--|--|--|-------|
| 1 | | | | | | | | | | |
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| 28 | | | | | | | | | | |
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| 31 | | | | | | | | | | |
| Totals | | | | | | | | | | |
| Expense Plan | | | | | | | | | | |
| Over or Under Plan | | | | | | | | | | |

October 2021

Financial Planning Month

| Monthly Income | Oct 2021 |
|-----------------------------------|----------|
| Income/Wages | |
| Part-Time Income | |
| Child Support/Alimony | |
| Public Assistance/Food Stamps/WIC | |
| Unemployment/Disability | |
| Social Security | |
| Retirement/Pension | |
| Money from Relatives | |
| Other | |
| Total Income | |

| Fixed Expenses | Oct 2021 |
|----------------------------------------|----------|
| Housing (rent/mortgage) | |
| Utilities (electric/natural gas/water) | |
| Cell phone | |
| Cable/Internet | |
| Loans | |
| Child Care | |
| Insurance | |
| Savings | |
| Other | |
| Total Fixed Expenses | |

| This Month's Results | Oct 2021 |
|-------------------------------------------------------------|----------|
| Actual Income | |
| Actual Fixed Expenses | |
| Sub-total (subtract fixed from income) | |
| Actual Flexible Expenses (from previous page) | |
| Amount Saved or Overspent (subtract flexible from subtotal) | |

| SUN | MON | TUES | WED | THURS | FRI | SAT |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|------|-----|-------|-----|-----|
| Savings Tip —National Financial Planning month reminds us to take a few small steps to help improve financial health and make better money management decisions. Need help? Find an AFCPE Certified Professional https://www.afcpe.org/find-an-afcpe-certified-professional | | | | | 1 | 2 |
| 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| 10 | 11 Columbus Day | 12 | 13 | 14 | 15 | 16 |
| 17 | 18 | 19 | 20 | 21 | 22 | 23 |
| 24 Halloween 31 | 25 | 26 | 27 | 28 | 29 | 30 |

Goals:

Flexible & Occasional Expense Chart for November 2021

| Date | Food & Supplies | Clothing & Personal | Transportation | Medical | Education/ Recreation | Gifts/Donations | | | | Total |
|---------------------------|-----------------|---------------------|----------------|---------|-----------------------|-----------------|--|--|--|-------|
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| Totals | | | | | | | | | | |
| Expense Plan | | | | | | | | | | |
| Over or Under Plan | | | | | | | | | | |

November 2021

National Family Literacy Month

| Monthly Income | Nov 2021 |
|-----------------------------------|----------|
| Income/Wages | |
| Part-Time Income | |
| Child Support/Alimony | |
| Public Assistance/Food Stamps/WIC | |
| Unemployment/Disability | |
| Social Security | |
| Retirement/Pension | |
| Money from Relatives | |
| Other | |
| Total Income | |

| Fixed Expenses | Nov 2021 |
|----------------------------------------|----------|
| Housing (rent/mortgage) | |
| Utilities (electric/natural gas/water) | |
| Cell phone | |
| Cable/Internet | |
| Loans | |
| Child Care | |
| Insurance | |
| Savings | |
| Other | |
| Total Fixed Expenses | |

| This Month's Results | Nov 2021 |
|-------------------------------------------------------------|----------|
| Actual Income | |
| Actual Fixed Expenses | |
| Sub-total (subtract fixed from income) | |
| Actual Flexible Expenses (from previous page) | |
| Amount Saved or Overspent (subtract flexible from subtotal) | |

| SUN | MON | TUES | WED | THURS | FRI | SAT |
|--------------------------------|----------------|-------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|-----|-----|
| | 1 | 2 Election Day | 3 | 4 | 5 | 6 |
| 7 Daylight Saving Time Ends | 8 | 9 | 10 | 11 Veterans Day | 12 | 13 |
| 14 | 15 | 16 | 17 | 18 | 19 | 20 |
| 21 | 22 | 23 | 24 | 25 Thanksgiving | 26 | 27 |
| 28 | 29 Hanukkah | 30 | Savings Tip —Why not make financial literacy part of your family plan? Financial Literacy is the ability to understand and effectively use various financial skills, including personal financial management, budgeting, and investing. Financial literacy is the foundation of your relationship with money, and it is a lifelong journey of learning. | | | |

Goals:

Flexible & Occasional Expense Chart for December 2021

| Date | Food & Supplies | Clothing & Personal | Transportation | Medical | Education/ Recreation | Gifts/Donations | | | | Total |
|---------------------------|-----------------|---------------------|----------------|---------|--------------------------|-----------------|--|--|--|-------|
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| Totals | | | | | | | | | | |
| Expense Plan | | | | | | | | | | |
| Over or Under Plan | | | | | | | | | | |

December 2021

Identity Theft Prevention and Awareness Month

| Monthly Income | Dec 2021 |
|-----------------------------------|----------|
| Income/Wages | |
| Part-Time Income | |
| Child Support/Alimony | |
| Public Assistance/Food Stamps/WIC | |
| Unemployment/Disability | |
| Social Security | |
| Retirement/Pension | |
| Money from Relatives | |
| Other | |
| Total Income | |

| Fixed Expenses | Dec 2021 |
|----------------------------------------|----------|
| Housing (rent/mortgage) | |
| Utilities (electric/natural gas/water) | |
| Cell phone | |
| Cable/Internet | |
| Loans | |
| Child Care | |
| Insurance | |
| Savings | |
| Other | |
| Total Fixed Expenses | |

| This Month's Results | Dec 2021 |
|-------------------------------------------------------------|----------|
| Actual Income | |
| Actual Fixed Expenses | |
| Sub-total (subtract fixed from income) | |
| Actual Flexible Expenses (from previous page) | |
| Amount Saved or Overspent (subtract flexible from subtotal) | |

| SUN | MON | TUES | WED | THURS | FRI | SAT |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----|---------------------|-----|-------|----------------------|---------------------|
| Savings Tip —According to the FTC, identity theft is the #1 consumer fraud in the U.S. Identity thieves strike most during the holiday season. Visit: https://IdentityTheft.gov and https://www.usa.gov/identity-theft . | | | 1 | 2 | 3 | 4 |
| 5 | 6 | 7 | 8 | 9 | 10 | 11 |
| 12 | 13 | 14 | 15 | 16 | 17 | 18 |
| 19 | 20 | 21 Winter Begins | 22 | 23 | 24 | 25 Christmas Day |
| 26 Kwanzaa | 27 | 28 | 29 | 30 | 31 New Year's Eve | |

Goals:

Flexible & Occasional Expense Chart for January 2022

| Date | Food & Supplies | Clothing & Personal | Transportation | Medical | Education/ Recreation | Gifts/Donations | | | | Total |
|---------------------------|-----------------|---------------------|----------------|---------|-----------------------|-----------------|--|--|--|-------|
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| Totals | | | | | | | | | | |
| Expense Plan | | | | | | | | | | |
| Over or Under Plan | | | | | | | | | | |

January 2022

National Hobby Month

| Monthly Income | Jan 2022 |
|-----------------------------------|----------|
| Income/Wages | |
| Part-Time Income | |
| Child Support/Alimony | |
| Public Assistance/Food Stamps/WIC | |
| Unemployment/Disability | |
| Social Security | |
| Retirement/Pension | |
| Money from Relatives | |
| Other | |
| Total Income | |

| Fixed Expenses | Jan 2022 |
|----------------------------------------|----------|
| Housing (rent/mortgage) | |
| Utilities (electric/natural gas/water) | |
| Cell phone | |
| Cable/Internet | |
| Loans | |
| Child Care | |
| Insurance | |
| Savings | |
| Other | |
| Total Fixed Expenses | |

| This Month's Results | Jan 2022 |
|-------------------------------------------------------------|----------|
| Actual Income | |
| Actual Fixed Expenses | |
| Sub-total (subtract fixed from income) | |
| Actual Flexible Expenses (from previous page) | |
| Amount Saved or Overspent (subtract flexible from subtotal) | |

| SUN | MON | TUES | WED | THURS | FRI | SAT |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------|------|-----|-------|-----|--------------------------------|
| <p>Savings Tip—January is a time for fresh starts and trying new things! If you are looking into starting a new hobby this year, keep your budget in check by taking advantage of trial offers before committing to a new monthly expense and looking for used equipment or supplies when available.</p> | | | | | | <p>1</p> <p>New Year's Day</p> |
| 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| 9 | 10 National Cut Your Energy Costs Day | 11 | 12 | 13 | 14 | 15 |
| 16 | 17 Martin Luther King, Jr. Day | 18 | 19 | 20 | 21 | 22 |
| 23 | 24 | 25 | 26 | 27 | 28 | 29 |
| 30 | 31 | | | | | |

Goals:

Flexible & Occasional Expense Chart for February 2022

| Date | Food & Supplies | Clothing & Personal | Transportation | Medical | Education/ Recreation | Gifts/Donations | | | | Total |
|---------------------------|-----------------|---------------------|----------------|---------|--------------------------|-----------------|--|--|--|-------|
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| Totals | | | | | | | | | | |
| Expense Plan | | | | | | | | | | |
| Over or Under Plan | | | | | | | | | | |

February 2022

National Library Lover's Month

| Monthly Income | Feb 2022 |
|-----------------------------------|----------|
| Income/Wages | |
| Part-Time Income | |
| Child Support/Alimony | |
| Public Assistance/Food Stamps/WIC | |
| Unemployment/Disability | |
| Social Security | |
| Retirement/Pension | |
| Money from Relatives | |
| Other | |
| Total Income | |

| Fixed Expenses | Feb 2022 |
|----------------------------------------|----------|
| Housing (rent/mortgage) | |
| Utilities (electric/natural gas/water) | |
| Cell phone | |
| Cable/Internet | |
| Loans | |
| Child Care | |
| Insurance | |
| Savings | |
| Other | |
| Total Fixed Expenses | |

| This Month's Results | Feb 2022 |
|-------------------------------------------------------------|----------|
| Actual Income | |
| Actual Fixed Expenses | |
| Sub-total (subtract fixed from income) | |
| Actual Flexible Expenses (from previous page) | |
| Amount Saved or Overspent (subtract flexible from subtotal) | |

| SUN | MON | TUES | WED | THURS | FRI | SAT |
|-----|-----------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|-------|-----|-----|
| | | 1 | 2 Groundhog Day | 3 | 4 | 5 |
| 6 | 7 Valentine's Day | 8 | 9 | 10 | 11 | 12 |
| 13 | 14 | 15 | 16 | 17 | 18 | 19 |
| 20 | 21 Presidents' Day | 22 | 23 | 24 | 25 | 26 |
| 27 | 28 | Savings Tip —The public library is a largely underutilized resource in most communities. Libraries offer an array of services to save you money including free rentals of books, music, and movies as well as free internet and computer use, skill classes, youth camps, career coaching, and more! | | | | |

Goals:

Flexible & Occasional Expense Chart for March 2022

| Date | Food & Supplies | Clothing & Personal | Transportation | Medical | Education/ Recreation | Gifts/Donations | | | | Total |
|---------------------------|-----------------|---------------------|----------------|---------|--------------------------|-----------------|--|--|--|-------|
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| Totals | | | | | | | | | | |
| Expense Plan | | | | | | | | | | |
| Over or Under Plan | | | | | | | | | | |

March 2022

National Credit Education Month

| Monthly Income | Mar 2022 |
|-----------------------------------|----------|
| Income/Wages | |
| Part-Time Income | |
| Child Support/Alimony | |
| Public Assistance/Food Stamps/WIC | |
| Unemployment/Disability | |
| Social Security | |
| Retirement/Pension | |
| Money from Relatives | |
| Other | |
| Total Income | |

| Fixed Expenses | Mar 2022 |
|----------------------------------------|----------|
| Housing (rent/mortgage) | |
| Utilities (electric/natural gas/water) | |
| Cell phone | |
| Cable/Internet | |
| Loans | |
| Child Care | |
| Insurance | |
| Savings | |
| Other | |
| Total Fixed Expenses | |

| This Month's Results | Mar 2022 |
|-------------------------------------------------------------|----------|
| Actual Income | |
| Actual Fixed Expenses | |
| Sub-total (subtract fixed from income) | |
| Actual Flexible Expenses (from previous page) | |
| Amount Saved or Overspent (subtract flexible from subtotal) | |

| SUN | MON | TUES | WED | THURS | FRI | SAT |
|-----------------------------------|-----|------|--------------------|-------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----|
| | | 1 | 2 Ash Wednesday | 3 | 4 | 5 |
| 6 | 7 | 8 | 9 | 10 | 11 | 12 |
| 13 | 14 | 15 | 16 | 17 St. Patrick's Day | 18 | 19 |
| 20 Daylight Saving Time Begins | 21 | 22 | 23 | 24 | 25 | 26 |
| 27 Spring Begins | 28 | 29 | 30 | 31 | Savings Tip —Try not to purchase anything on credit that will be used up before you have paid for it. Food, clothing, and vacations are examples of items that you could be paying for long after they have been consumed. Remember: When using credit, you are spending tomorrow's income today! | |
| | | | | | | |

Goals:

Flexible & Occasional Expense Chart for April 2022

| Date | Food & Supplies | Clothing & Personal | Transportation | Medical | Education/ Recreation | Gifts/Donations | | | | Total |
|---------------------------|-----------------|---------------------|----------------|---------|--------------------------|-----------------|--|--|--|-------|
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| Totals | | | | | | | | | | |
| Expense Plan | | | | | | | | | | |
| Over or Under Plan | | | | | | | | | | |

April 2022

Financial Literacy Month

| Monthly Income | Apr 2022 |
|-----------------------------------|----------|
| Income/Wages | |
| Part-Time Income | |
| Child Support/Alimony | |
| Public Assistance/Food Stamps/WIC | |
| Unemployment/Disability | |
| Social Security | |
| Retirement/Pension | |
| Money from Relatives | |
| Other | |
| Total Income | |

| Fixed Expenses | Apr 2022 |
|----------------------------------------|----------|
| Housing (rent/mortgage) | |
| Utilities (electric/natural gas/water) | |
| Cell phone | |
| Cable/Internet | |
| Loans | |
| Child Care | |
| Insurance | |
| Savings | |
| Other | |
| Total Fixed Expenses | |

| This Month's Results | Apr 2022 |
|-------------------------------------------------------------|----------|
| Actual Income | |
| Actual Fixed Expenses | |
| Sub-total (subtract fixed from income) | |
| Actual Flexible Expenses (from previous page) | |
| Amount Saved or Overspent (subtract flexible from subtotal) | |

| SUN | MON | TUES | WED | THURS | FRI | SAT |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----|------|-----|-------------------------------------------------|-----------------------------------------------------|--------------------|
| Savings Tip —Saving a portion of your tax refund is a good way to prepare for life's unexpected events. The IRS makes saving your tax refund very easy. Simply file Form 8888 with your tax return. Form 8888 allows you to direct deposit your tax refund into up to three different accounts. Visit https://www.irs.gov for more information. | | | | | 1 | 2 |
| 3 Ramadan | 4 | 5 | 6 | 7 | 8 | 9 |
| 10 Palm Sunday | | | 13 | 14 | 15 Tax Return Deadline Good Friday | 16 Passover |
| 17 Easter | | | 20 | 21 Teach Your Children to Save Day | 22 Earth Day | 23 |
| 24 | 25 | 26 | 27 | 28 | 29 | 30 |

Goals:

Flexible & Occasional Expense Chart for May 2022

| Date | Food & Supplies | Clothing & Personal | Transportation | Medical | Education/ Recreation | Gifts/Donations | | | | Total |
|---------------------------|-----------------|---------------------|----------------|---------|--------------------------|-----------------|--|--|--|-------|
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| Totals | | | | | | | | | | |
| Expense Plan | | | | | | | | | | |
| Over or Under Plan | | | | | | | | | | |

May 2022

National Dental Care Month

| Monthly Income | May 2022 |
|-----------------------------------|----------|
| Income/Wages | |
| Part-Time Income | |
| Child Support/Alimony | |
| Public Assistance/Food Stamps/WIC | |
| Unemployment/Disability | |
| Social Security | |
| Retirement/Pension | |
| Money from Relatives | |
| Other | |
| Total Income | |

| Fixed Expenses | May 2022 |
|----------------------------------------|----------|
| Housing (rent/mortgage) | |
| Utilities (electric/natural gas/water) | |
| Cell phone | |
| Cable/Internet | |
| Loans | |
| Child Care | |
| Insurance | |
| Savings | |
| Other | |
| Total Fixed Expenses | |

| This Month's Results | May 2022 |
|-------------------------------------------------------------|----------|
| Actual Income | |
| Actual Fixed Expenses | |
| Sub-total (subtract fixed from income) | |
| Actual Flexible Expenses (from previous page) | |
| Amount Saved or Overspent (subtract flexible from subtotal) | |

| SUN | MON | TUES | WED | THURS | FRI | SAT |
|-------------------------------------|------------------------|------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------|-----|----------------------------|
| 1 International Workers' Day | 2 | 3 | 4 | 5 | 6 | 7 |
| 8 Mother's Day | 9 | 10 | 11 | 12 | 13 | 14 |
| 15 | 16 | 17 | 18 | 19 | 20 | 21 Armed Forces Day |
| 22 | 23 | 24 | 25 | 26 | 27 | 28 |
| 29 | 30 Memorial Day | 31 | Savings Tip —Most dental insurance plans offer free preventive care services such as oral exams, teeth cleaning, and routine x-rays. Taking advantage of these free services can address oral health issues early on and save you money in the end. | | | |

Goals:

Flexible & Occasional Expense Chart for June 2022

| Date | Food & Supplies | Clothing & Personal | Transportation | Medical | Education/ Recreation | Gifts/Donations | | | | Total |
|---------------------------|-----------------|---------------------|----------------|---------|-----------------------|-----------------|--|--|--|-------|
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| 27 | | | | | | | | | | |
| 28 | | | | | | | | | | |
| 29 | | | | | | | | | | |
| 30 | | | | | | | | | | |
| Totals | | | | | | | | | | |
| Expense Plan | | | | | | | | | | |
| Over or Under Plan | | | | | | | | | | |

June 2022

National Fresh Fruit & Vegetables Month

| Monthly Income | June 2022 |
|-----------------------------------|-----------|
| Income/Wages | |
| Part-Time Income | |
| Child Support/Alimony | |
| Public Assistance/Food Stamps/WIC | |
| Unemployment/Disability | |
| Social Security | |
| Retirement/Pension | |
| Money from Relatives | |
| Other | |
| Total Income | |

| Fixed Expenses | June 2022 |
|----------------------------------------|-----------|
| Housing (rent/mortgage) | |
| Utilities (electric/natural gas/water) | |
| Cell phone | |
| Cable/Internet | |
| Loans | |
| Child Care | |
| Insurance | |
| Savings | |
| Other | |
| Total Fixed Expenses | |

| This Month's Results | June 2022 |
|-------------------------------------------------------------|-----------|
| Actual Income | |
| Actual Fixed Expenses | |
| Sub-total (subtract fixed from income) | |
| Actual Flexible Expenses (from previous page) | |
| Amount Saved or Overspent (subtract flexible from subtotal) | |

| SUN | MON | TUES | WED | THURS | FRI | SAT |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----|---------------------------------------|--------------------------------------|-------|-----|-----|
| <p>Savings Tip—Plan your meals in advance and stick to a list while grocery shopping. People who do food shopping with a list, and buy little else, spend much less money than those who decide what to buy when they get to the food market. Your annual savings could easily be hundreds of dollars.</p> | | | 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 |
| | | <p>Juneteenth</p> <p>Father's Day</p> | <p>Flag Day</p> <p>Summer Begins</p> | | | |
| 26 | 27 | 28 | 29 | 30 | | |

Goals:

Flexible & Occasional Expense Chart for July 2022

| Date | Food & Supplies | Clothing & Personal | Transportation | Medical | Education/ Recreation | Gifts/Donations | | | | Total |
|---------------------------|-----------------|---------------------|----------------|---------|--------------------------|-----------------|--|--|--|-------|
| 1 | | | | | | | | | | |
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| 30 | | | | | | | | | | |
| 31 | | | | | | | | | | |
| Totals | | | | | | | | | | |
| Expense Plan | | | | | | | | | | |
| Over or Under Plan | | | | | | | | | | |

July 2022

Healthy Grilling Month

| Monthly Income | July 2022 |
|-----------------------------------|-----------|
| Income/Wages | |
| Part-Time Income | |
| Child Support/Alimony | |
| Public Assistance/Food Stamps/WIC | |
| Unemployment/Disability | |
| Social Security | |
| Retirement/Pension | |
| Money from Relatives | |
| Other | |
| Total Income | |

| Fixed Expenses | July 2022 |
|----------------------------------------|-----------|
| Housing (rent/mortgage) | |
| Utilities (electric/natural gas/water) | |
| Cell phone | |
| Cable/Internet | |
| Loans | |
| Child Care | |
| Insurance | |
| Savings | |
| Other | |
| Total Fixed Expenses | |

| This Month's Results | July 2022 |
|-------------------------------------------------------------|-----------|
| Actual Income | |
| Actual Fixed Expenses | |
| Sub-total (subtract fixed from income) | |
| Actual Flexible Expenses (from previous page) | |
| Amount Saved or Overspent (subtract flexible from subtotal) | |

| SUN | MON | TUES | WED | THURS | FRI | SAT |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------|------|-----|-------|-----|-----|
| Savings Tip —Designate one day a week a "no spend day." Reserve one night a week for free family and friends fun. Cook at home, and plan free activities such as game night, watching a movie, or going to the park. | | | | | 1 | 2 |
| 3 | 4 Independence Day | 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 | | | | | | |

Goals:

Flexible & Occasional Expense Chart for August 2022

| Date | Food & Supplies | Clothing & Personal | Transportation | Medical | Education/ Recreation | Gifts/Donations | | | | Total |
|---------------------------|-----------------|---------------------|----------------|---------|--------------------------|-----------------|--|--|--|-------|
| 1 | | | | | | | | | | |
| 2 | | | | | | | | | | |
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| 28 | | | | | | | | | | |
| 29 | | | | | | | | | | |
| 30 | | | | | | | | | | |
| 31 | | | | | | | | | | |
| Totals | | | | | | | | | | |
| Expense Plan | | | | | | | | | | |
| Over or Under Plan | | | | | | | | | | |

August 2022

Family Fun Month

| Monthly Income | Aug 2022 |
|-----------------------------------|----------|
| Income/Wages | |
| Part-Time Income | |
| Child Support/Alimony | |
| Public Assistance/Food Stamps/WIC | |
| Unemployment/Disability | |
| Social Security | |
| Retirement/Pension | |
| Money from Relatives | |
| Other | |
| Total Income | |

| Fixed Expenses | Aug 2022 |
|----------------------------------------|----------|
| Housing (rent/mortgage) | |
| Utilities (electric/natural gas/water) | |
| Cell phone | |
| Cable/Internet | |
| Loans | |
| Child Care | |
| Insurance | |
| Savings | |
| Other | |
| Total Fixed Expenses | |

| This Month's Results | Aug 2022 |
|-------------------------------------------------------------|----------|
| Actual Income | |
| Actual Fixed Expenses | |
| Sub-total (subtract fixed from income) | |
| Actual Flexible Expenses (from previous page) | |
| Amount Saved or Overspent (subtract flexible from subtotal) | |

| SUN | MON | TUES | WED | THURS | FRI | SAT |
|-----|-----|------|-----|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----|-----|
| | 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 | <p>Savings Tip—One way to have “the money talk” is to have a family meeting. At this meeting, help each family member consider their own attitude and way of thinking about money.</p> | | |

Goals:

Flexible & Occasional Expense Chart for September 2022

| Date | Food & Supplies | Clothing & Personal | Transportation | Medical | Education/ Recreation | Gifts/Donations | | | | Total |
|---------------------------|-----------------|---------------------|----------------|---------|-----------------------|-----------------|--|--|--|-------|
| 1 | | | | | | | | | | |
| 2 | | | | | | | | | | |
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| 29 | | | | | | | | | | |
| 30 | | | | | | | | | | |
| Totals | | | | | | | | | | |
| Expense Plan | | | | | | | | | | |
| Over or Under Plan | | | | | | | | | | |

September 2022

International Update-Your-Resume Month

| Monthly Income | Sept 2022 |
|-----------------------------------|-----------|
| Income/Wages | |
| Part-Time Income | |
| Child Support/Alimony | |
| Public Assistance/Food Stamps/WIC | |
| Unemployment/Disability | |
| Social Security | |
| Retirement/Pension | |
| Money from Relatives | |
| Other | |
| Total Income | |

| Fixed Expenses | Sept 2022 |
|----------------------------------------|-----------|
| Housing (rent/mortgage) | |
| Utilities (electric/natural gas/water) | |
| Cell phone | |
| Cable/Internet | |
| Loans | |
| Child Care | |
| Insurance | |
| Savings | |
| Other | |
| Total Fixed Expenses | |

| This Month's Results | Sept 2022 |
|-------------------------------------------------------------|-----------|
| Actual Income | |
| Actual Fixed Expenses | |
| Sub-total (subtract fixed from income) | |
| Actual Flexible Expenses (from previous page) | |
| Amount Saved or Overspent (subtract flexible from subtotal) | |

| SUN | MON | TUES | WED | THURS | FRI | SAT |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------|------|-----|---------------|-----|-----|
| <p>Savings Tip—Resumes should be updated every six months to a year. Resumes are a great way to showcase your skills to a potential employer and can help you start at a higher wage. Also, although you may be happy in your current position with your employer, updating your resume can highlight your growth since joining a company and may provide justification to earn a raise.</p> | | | | 1 | 2 | 3 |
| 4 | 5 Labor Day | 6 | 7 | 8 | 9 | 10 |
| 11 | 12 | 13 | 14 | 15 | 16 | 17 |
| Patriot Day | | | | 18 | 19 | 20 |
| 21 | 22 | 23 | 24 | Autumn Begins | | |
| 25 | 26 | 27 | 28 | 29 | 30 | |
| Rosh Hashanah | | | | | | |

Goals:

Flexible & Occasional Expense Chart for October 2022

| Date | Food & Supplies | Clothing & Personal | Transportation | Medical | Education/ Recreation | Gifts/Donations | | | | Total |
|---------------------------|-----------------|---------------------|----------------|---------|--------------------------|-----------------|--|--|--|-------|
| 1 | | | | | | | | | | |
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| 30 | | | | | | | | | | |
| 31 | | | | | | | | | | |
| Totals | | | | | | | | | | |
| Expense Plan | | | | | | | | | | |
| Over or Under Plan | | | | | | | | | | |

October 2022

Financial Planning Month

| Monthly Income | Oct 2022 |
|-----------------------------------|----------|
| Income/Wages | |
| Part-Time Income | |
| Child Support/Alimony | |
| Public Assistance/Food Stamps/WIC | |
| Unemployment/Disability | |
| Social Security | |
| Retirement/Pension | |
| Money from Relatives | |
| Other | |
| Total Income | |

| Fixed Expenses | Oct 2022 |
|----------------------------------------|----------|
| Housing (rent/mortgage) | |
| Utilities (electric/natural gas/water) | |
| Cell phone | |
| Cable/Internet | |
| Loans | |
| Child Care | |
| Insurance | |
| Savings | |
| Other | |
| Total Fixed Expenses | |

| This Month's Results | Oct 2022 |
|-------------------------------------------------------------|----------|
| Actual Income | |
| Actual Fixed Expenses | |
| Sub-total (subtract fixed from income) | |
| Actual Flexible Expenses (from previous page) | |
| Amount Saved or Overspent (subtract flexible from subtotal) | |

| SUN | MON | TUES | WED | THURS | FRI | SAT |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|--------------|------------|-------|-----|-----|
| <p>Savings Tip—If you are paid bi-weekly, in two months of each year you will receive three paychecks (26 paychecks per year). Budget for 24 paychecks and try putting at least part of the “extra” money into savings, or start an emergency fund.</p> | | | | | | 1 |
| 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| | | | Yom Kippur | | | |
| 9 | 10 | 11 | 12 | 13 | 14 | 15 |
| | | Columbus Day | | | | |
| 16 | 17 | 18 | 19 | 20 | 21 | 22 |
| 23 | 24 | 25 | 26 | 27 | 28 | 29 |
| 30 | Halloween | 31 | | | | |

Goals:

Flexible & Occasional Expense Chart for November 2022

| Date | Food & Supplies | Clothing & Personal | Transportation | Medical | Education/ Recreation | Gifts/Donations | | | | Total |
|---------------------------|-----------------|---------------------|----------------|---------|-----------------------|-----------------|--|--|--|-------|
| 1 | | | | | | | | | | |
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| 30 | | | | | | | | | | |
| Totals | | | | | | | | | | |
| Expense Plan | | | | | | | | | | |
| Over or Under Plan | | | | | | | | | | |

November 2022

National Gratitude Month

| Monthly Income | Nov 2022 |
|-----------------------------------|----------|
| Income/Wages | |
| Part-Time Income | |
| Child Support/Alimony | |
| Public Assistance/Food Stamps/WIC | |
| Unemployment/Disability | |
| Social Security | |
| Retirement/Pension | |
| Money from Relatives | |
| Other | |
| Total Income | |

| Fixed Expenses | Nov 2022 |
|----------------------------------------|----------|
| Housing (rent/mortgage) | |
| Utilities (electric/natural gas/water) | |
| Cell phone | |
| Cable/Internet | |
| Loans | |
| Child Care | |
| Insurance | |
| Savings | |
| Other | |
| Total Fixed Expenses | |

| This Month's Results | Nov 2022 |
|-------------------------------------------------------------|----------|
| Actual Income | |
| Actual Fixed Expenses | |
| Sub-total (subtract fixed from income) | |
| Actual Flexible Expenses (from previous page) | |
| Amount Saved or Overspent (subtract flexible from subtotal) | |

| SUN | MON | TUES | WED | THURS | FRI | SAT |
|---------------------------|-----|--------------|-----|-----------------------------------------------------------------------------------------------------------------------------|--------------|-----|
| | | 1 | 2 | 3 | 4 | 5 |
| 6 | 7 | 8 | 9 | 10 | 11 | 12 |
| Daylight Saving Time Ends | | Election Day | | | Veterans Day | |
| 13 | 14 | 15 | 16 | 17 | 18 | 19 |
| 20 | 21 | 22 | 23 | 24 | 25 | 26 |
| | | | | Thanksgiving | | |
| 27 | 28 | 29 | 30 | Savings Tip — Remember, the holiday season is about spending time with loved ones first— gifts are a distant second. | | |

Goals:

Flexible & Occasional Expense Chart for December 2022

| Date | Food & Supplies | Clothing & Personal | Transportation | Medical | Education/ Recreation | Gifts/Donations | | | | Total |
|---------------------------|-----------------|---------------------|----------------|---------|-----------------------|-----------------|--|--|--|-------|
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| 30 | | | | | | | | | | |
| 31 | | | | | | | | | | |
| Totals | | | | | | | | | | |
| Expense Plan | | | | | | | | | | |
| Over or Under Plan | | | | | | | | | | |

December 2022

Safe Toys & Gifts Month

| Monthly Income | Dec 2022 |
|-----------------------------------|----------|
| Income/Wages | |
| Part-Time Income | |
| Child Support/Alimony | |
| Public Assistance/Food Stamps/WIC | |
| Unemployment/Disability | |
| Social Security | |
| Retirement/Pension | |
| Money from Relatives | |
| Other | |
| Total Income | |

| Fixed Expenses | Dec 2022 |
|----------------------------------------|----------|
| Housing (rent/mortgage) | |
| Utilities (electric/natural gas/water) | |
| Cell phone | |
| Cable/Internet | |
| Loans | |
| Child Care | |
| Insurance | |
| Savings | |
| Other | |
| Total Fixed Expenses | |

| This Month's Results | Dec 2022 |
|-------------------------------------------------------------|----------|
| Actual Income | |
| Actual Fixed Expenses | |
| Sub-total (subtract fixed from income) | |
| Actual Flexible Expenses (from previous page) | |
| Amount Saved or Overspent (subtract flexible from subtotal) | |

| SUN | MON | TUES | WED | THURS | FRI | SAT |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------|------|---------------|-------|-----|----------------|
| <p>Savings Tip—Holiday spending can be a source of family financial stress. Set limits, make a list and check it twice. Remember - this is the season of giving - not the season of spending. Call your local UF/IFAS Extension office to order the 2023 Money Management Calendar.</p> | | | | 1 | 2 | 3 |
| 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| 11 | 12 | 13 | 14 | 15 | 16 | 17 |
| 18 | 19 | 20 | 21 | 22 | 23 | 24 |
| | Hanukkah | | Winter Begins | | | |
| 25 | 26 | 27 | 28 | 29 | 30 | 31 |
| Christmas Day | Kwanzaa | | | | | New Year's Eve |

Goals:

Flexible & Occasional Expense Chart for 2021/2022

| Month | Food & Supplies | Clothing & Personal | Transportation | Medical | Education/ Recreation | Gifts/ Donations | | | | Total |
|--------------------|-----------------|---------------------|----------------|---------|-----------------------|------------------|--|--|--|-------|
| September | | | | | | | | | | |
| October | | | | | | | | | | |
| November | | | | | | | | | | |
| December | | | | | | | | | | |
| January | | | | | | | | | | |
| February | | | | | | | | | | |
| March | | | | | | | | | | |
| April | | | | | | | | | | |
| May | | | | | | | | | | |
| June | | | | | | | | | | |
| July | | | | | | | | | | |
| August | | | | | | | | | | |
| September | | | | | | | | | | |
| October | | | | | | | | | | |
| November | | | | | | | | | | |
| December | | | | | | | | | | |
| Totals | | | | | | | | | | |
| Expense Plan | | | | | | | | | | |
| Over or Under plan | | | | | | | | | | |

Notes

September

October

November

December

January

February

March

April

May

June

July

August

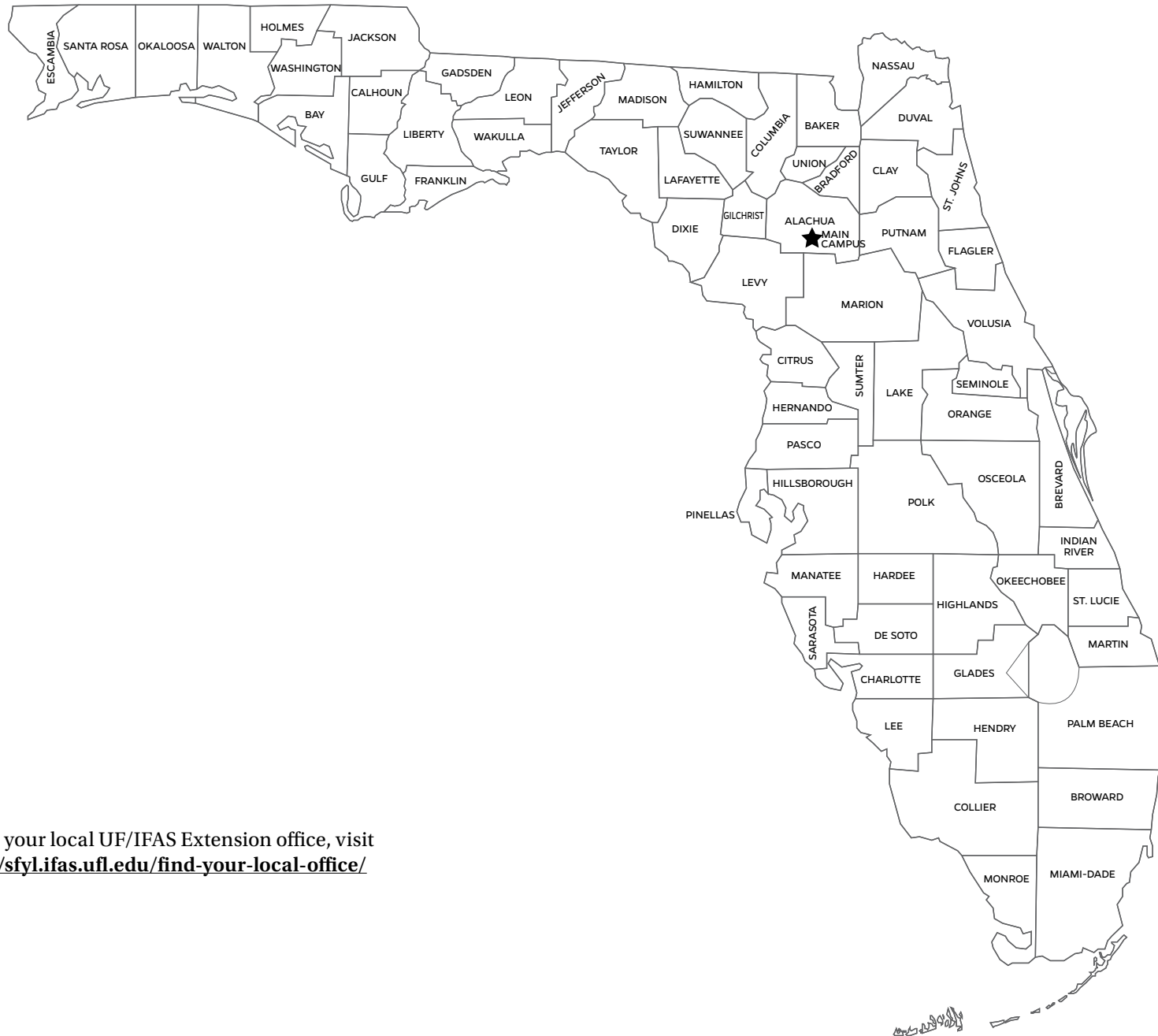
September

October

November

December

UF/IFAS Extension is in Each of Florida's 67 Counties



To find your local UF/IFAS Extension office, visit <https://sfyl.ifas.ufl.edu/find-your-local-office/>

Alachua County

106 SW 140th Terr. Suite 3
Jonesville, FL 32669
Phone: (352) 955-2402

Baker County

1025 W Macclenny Ave
Macclenny, FL 32063
Phone: (904) 259-3520

Bay County

2728 E 14th St
Panama City, FL 32401
Phone: (850) 248-8091

Bradford County

2266 N Temple Ave
Starke, FL 32091
Phone: (904) 966-6224

Brevard County

3695 Lake Dr
Cocoa, FL 32926
Phone: (321) 633-1702

Broward County

3245 College Avenue
Davie, FL 33314
Phone: (954) 756-8550

Calhoun County

20816 Central Ave E, Ste 1
Blountstown, FL 32424
Phone: (850) 674-8323

Charlotte County

1120 Centennial Boulevard
Port Charlotte, FL 33953
Phone: (941) 764-4340

Citrus County

3650 W Sovereign Path, Ste 1
Lecanto, FL 34461
Phone: (352) 527-5700

Clay County

2463 SR 16, W
Green Cove Springs,
FL 32043
Phone: (904) 284-6355

Collier County

14700 Immokalee Rd
Naples, FL 34120
Phone: (239) 252-4800

Columbia County

437 NW Hall of Fame Drive
Lake City, FL 32055-3708
Phone: (386) 752-5384

DeSoto County

2150 NE Roan St
Arcadia, FL 34266
Phone: (863) 993-4846

Dixie County

99 NE 121st St
PO Box 640
Cross City, FL 32628
Phone: (352) 498-1237

Duval County

1010 N McDuff Ave
Jacksonville, FL 32254
Phone: (904) 255-7450

Escambia County

3740 Stefani Rd
Cantonment, FL 32533
Phone: (850) 475-5230

Flagler County

150 Sawgrass Rd
Bunnell, FL 32110
Phone: (386) 437-7464

Franklin County

261 Dr. Frederick
Humphries Street
Apalachicola, FL 32320-1775
Phone: (850) 653-9337

Gadsden County

2140 West Jefferson Street
Quincy, FL 32351
Phone: (850) 875-7255

Gilchrist County

125 East Wade Street
Trenton, FL 32693-0157
Phone: (352) 463-3174

Glades County

900 US Hwy 27, SW,
PO Box 1527
Moore Haven, FL 33471
Phone: (863) 946-0244

Gulf County

232 E. Lake Ave.
Wewahitchka, 32465
Phone: (850) 639-3200

Hamilton County

1143 US Hwy 41, NW
Jasper, FL 32052
Phone: (386) 792-1276

Hardee County

507 Civic Center Dr
Wauchula, FL 33873
Phone: (863) 773-2164

Hendry County

1085 Pratt Blvd, PO Box 68
Labelle, FL 33975
Phone: (863) 674-4092

Hernando County

16110 Aviation Loop Dr
Brooksville, FL 34604
Phone: (352) 754-4433

Highlands County

4509 George Blvd
Sebring, FL 33872
Phone: (863) 402-6540

Hillsborough County

5339 S CR 579
Seffner, FL 33584
Phone: (813) 744-5519

Holmes County

1169 E Hwy 90
Bonifay, FL 32425
Phone: (850) 547-1108

Indian River County

1800 27th St, Bldg B
Vero Beach, FL 32960-0310
Phone: (772) 226-4330

Jackson County

2741 Pennsylvania Ave, Ste 3
Marianna, FL 32448
Phone: (850) 482-9620

Jefferson County

2729 W Washington St
Monticello, FL 32344
Phone: (850) 342-0187

Lafayette County

176 SW Community Cr,
Ste D
Mayo, FL 32066
Phone: (386) 294-1279

Lake County

1951 Woodlea Rd
Tavares, FL 32778
Phone: (352) 343-4101

Lee County

3410 Palm Beach Blvd
Fort Myers, FL 33916
Phone: (239) 533-7500

Leon County

615 Paul Russell Rd
Tallahassee, FL 32301
Phone: (850) 606-5200

Levy County

625 N Hathaway Ave.
Bronson, FL 32621
Phone: (352) 486-5131

Liberty County

10405 NW Theo Jacobs Way
Bristol, FL 32321
Phone: (850) 643-2229

Madison County

184 NW College Loop
Madison, FL 32340
Phone: (850) 973-4138

Manatee County

1303 17th St, W
Palmetto, FL 34221
Phone: (941) 722-4524

Marion County

2232 NE Jacksonville Rd
Ocala, FL 34470
Phone: (352) 671-8400

Martin County

2614 SE Dixie Hwy
Stuart, FL 34996
Phone: (772) 288-5654

Miami-Dade County

18710 SW 288th St
Homestead, FL 33030
Phone: (305) 248-3311

Monroe County

1100 Simonton St, Rm 2-260
Key West, FL 33040
Phone: (305) 292-4501

Nassau County

543350 US Hwy 1
Callahan, FL 32011
Phone: (904) 530-6353

Okaloosa County

3098 Airport Rd
Crestview, FL 32539
Phone: (850) 689-5850

Okeechobee County

458 Hwy 98, N
Okeechobee, FL 34972
Phone: (863) 763-6469

Orange County

6021 S Conway Rd
Orlando, FL 32812
Phone: (407) 254-9200

Osceola County

1921 Kissimmee Valley Ln
Kissimmee, FL 34744
Phone: (321-697-3000

Palm Beach County

559 N Military Tr
West Palm Beach, FL 33415
Phone: (561) 233-1700

Pasco County

36702 SR 52
Dade City, FL 33525
Phone: (352)-518-0156

Pinellas County

12520 Ulmerton Rd
Largo, FL 33774
Phone: (727) 582-2100

Polk County

1702 S Holland Pkwy.
Bartow, FL 33830
Phone: (863) 519-1041

Putnam County

111 Yelvington Rd, Ste 1
E Palatka, FL 32131
Phone: (386) 329-0318

Santa Rosa County

6263 Dogwood Dr
Milton, FL 32570
Phone: (850) 623-3868

Sarasota County

6700 Clark Rd
Sarasota, FL 34241
Phone: (941) 861-9900

Seminole County

250 W County Home Rd
Sanford, FL 32773
Phone: (407) 665-5560

**Seminole Tribe
of Florida**

15465 Reservation Rd
Okeechobee, FL 34974
Phone: (863) 763-5020

St. Johns County

3125 Agricultural Center Dr
St Augustine, FL 32092
Phone: (904) 209-0430

St. Lucie County

8400 Picos Rd, Ste 101
Ft Pierce, FL 34945
Phone: (772) 462-1660

Sumter County

7620 SR 471, Ste 2
Bushnell, FL 33513
Phone: (352) 569-6862

Suwannee County

1302 11th St, SW
Live Oak, FL 32064
Phone: (386) 362-2771

Taylor County

203 Forest Park Dr
Perry, FL 32348
Phone: (850) 838-3508

Union County

25 NE 1st St
Lake Butler, FL 32054
Phone: (386) 496-2321

Volusia County

3100 E New York Ave
DeLand, FL 32724
Phone: (386) 822-5778

Wakulla County

84 Cedar Ave
Crawfordville, FL 32327
Phone: (850) 926-3931

Walton County

732 N 9th St
DeFuniak Springs, FL 32433
Phone: (850) 892-8172

Washington County

1424 Jackson Ave, Ste A
Chipley, FL 32428
Phone: (850) 638-6180

Income Tax Updates

Major tax law changes have affected every taxpayer filing an income tax return since 2018. Highlights include:

- Standard deduction nearly doubled
- Various deductions limited or discontinued

Child Tax Credit: The maximum credit is now \$2,000 for each qualifying child under age 17.

Taxpayers can claim a \$500 credit for each dependent who does not qualify for the Child Tax Credit. This includes older children and qualifying relatives, such as a parent.

The IRS's Volunteer Income Tax Assistance (VITA) and Tax Counseling for the Elderly (TCE) programs offer free basic tax return preparation to qualified individuals.

VITA/TCE services are FREE.

- Do it yourself with free software available at Free File:
<https://www.irs.gov/filing/free-file-do-your-federal-taxes-for-free>.
- Find a location where an IRS-trained and certified volunteer can prepare your income tax return for you:
<https://www.irs.gov/individuals/find-a-location-for-free-tax-prep>.

At select tax sites, taxpayers also have an option to prepare their own basic federal and state tax return free using Web-based tax preparation software with an IRS-certified volunteer to help guide you through the process. This option is only available at locations that list "Self-Prep" in the site listing.

If you are self-employed or a contract worker and are issued a 1099 MISC., it is imperative that you keep good financial records.

Income: You must report all income on your tax return, even if you do not receive Forms 1099 from the businesses that pay you.

Expenses: You can lower the amount of tax you owe by deducting certain expenses.

There are two types of tax credits:

A nonrefundable tax credit means you get a refund only up to the amount you owe.

A refundable tax credit means you get a refund, even if it's more than what you owe.

Popular credits include:

Credits for Individuals:

- Family and Dependent Credits
- Earned Income Tax Credit
- Child and Dependent Care Credit

Other popular credits:

- Credit for Other Dependents
- Credit for the Elderly or Disabled
- Income and Savings Credits
- Saver's Credit

Health Care Credits for individuals:

- Premium Tax Credit (Affordable Care Act)
- Health Coverage Tax Credit

Education Credits for individuals:

- American Opportunity Credit, and
- Lifetime Learning Credit



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Michael Gutter, Associate Dean for Extension and State Program Leader, 4-H Youth Development, Families and Communities, UF/IFAS Extension, Gainesville, FL 32611.

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