Following Your Budget

Steps to following a budget:

Check your budget before spending money



Use your strategies to stick to your plan



Subtract that amount from how much you planned to spend



Write down how much you spent on each of your budget items



Identify anywhere you spent less or more money than planned



Use your budget to plan for the next month

Following Your Budget

3			
2		<u> </u>	
1			
-	og o		,
Three strategies I am go	oing to use t	o follow m	y budget:

General Ways To Save Money



- Make a monthly budget. Establish spending limits and stick to them!
- Make a list prior to shopping. Don't buy items not on the list.
- Don't shop when rushed. You won't be able to comparison shop.
- Know your triggers to spending money:
 - · Shopping with certain people
 - Shopping at certain times (like when you are hungry or bored)
 - The beginning of the month after your check has just come in
 - · Having money in your pocket while you are out
 - Having your ATM or credit card on you
 - · Going out when you are in a "manic" phase of your illness
 - Shopping when you are depressed (as a coping skill to feel better)
- Keep credit purchases to a minimum if at all.
 - Pay the bill in full each month to avoid interest charges.
- BEFORE buying, ask yourself the following questions:
 - Can I do without this?
 - Can I find something of similar quality but less expensive?
 - Can I continue to use what I already have?
 - Can I borrow someone else's?
 - Would it make more sense to rent it instead of buying it?
- Don't play the lottery, scratch- offs or gamble.
 - The odds ALWAYS favor the house!! (The house isn't you)
- Shop at low cost places such as:

Or use resources such as:

- Family Dollar
- Dollar Tree
- Dollar General
- Save-A-Lot
- Aldi's

- Food pantries
- Free give-away events
- · Franciscan's Center
- Take only cash to the store so you only spend what you have in cash.
 - You can divide your cash into envelopes at the beginning of the month and only take the cash out when making the related purchases.
 - Example: Groceries, leisure, household, toiletries, etc.

General Ways To Save Money

Quick Examples



If you spend \$1.25 each day on a soda, how much does that cost per week?

- If you cut that down to a 50 cent soda a day, how much would you save each year?
- If you cut the \$1.25 soda down from 7 days to 3 days per week, how much would you save?

If a pack of cigarettes cost \$7.93 and you smoke 3 packs a week, how much does that cost per week? How about per year?

• If you cut that down to a pack a week, how much money would you save per week? Per year?

Goal - Plan - Do - Review

GOAL:

What do I want to accomplish? What is the goal?

PLAN:

How am I going to accomplish the goal? List all steps.

	STEPS
1.	
2,	
۷.	
3.	
4,	
4.	
5.	
e	
6.	
7.	
8.	
Ů.	
9.	
10.	

1.	MATERIALS/EQUIPMENT
2.	
3.	
4.	
5.	

Prediction:

How well will I do?

$$1-2-3-4-5-6-7-8-9-10$$

Not well at all

Almost perfect

How much will I get done?

Goal - Plan - Do - Review

DO: What problems did I find? What solutions? 1. 1. 2. 2. 3. 3. **REVIEW:** How did I do? 1 - 2 - 3 - 4 - 5 - 6 - 7 - 8 - 9 - 10Almost perfect Not well at all What didn't work? What worked? 1. 1. 2. 2. 3. 3. What will I try differently next time?

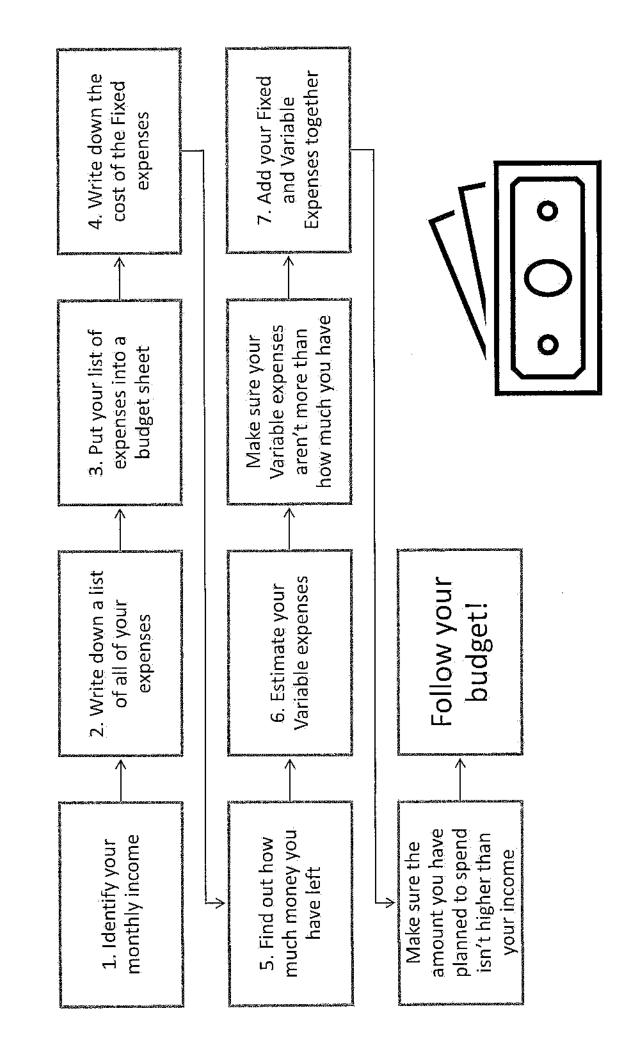
Goal - Plan - Do - Review

GOAL:
What do I want to accomplish? What is the goal?
PLAN:
How am I going to accomplish the goal? List all steps.
DO:
Execute the plan.
mira a arra fararri

How did I do? What worked? What didn't?

REVIEW:

Saking a Budget



Monthly Budget

Category	Amount Planned to Spend	Amount Actually Spent	Difference
Fixed Expenses			
Total			
Variable Expenses			
1			
Ta+-1.			
Total:			
Total Monthly Income:			
Total Monthly Expenses			
:Amount Remaining:			



Make a Budget

MONTH _____YEAR _____

Use this worksheet to see how much money you spend this month. Then, use this month's information to help you plan next month's budget.

Some bills are monthly and some come less often. If you have an expense that does not occur every month, put it in the "Other expenses this month" category.

Inco	ome	Monthly total
Payc	hecks (salary after taxes, benefits, and check cashing fees)	\$
	er income (after taxes) for example: child support	\$
Tota	I monthly income	\$ 0.00
	and the company of the second	Income
Му	expenses this month	
	Expenses	Monthly total
1	Rent or mortgage	\$
O Z	Renter's insurance or homeowner's insurance	\$
HOUSING	Utilities (like electricity and gas)	\$
ਠੂ	Internet, cable, and phones	\$
	Other housing expenses (like property taxes)	\$
0	Groceries and household supplies	
ГООД	Meals out	\$
ĭ	Other food expenses	\$
	Public transportation and taxis	
NO	Gas for car	\$
ATI	Parking and tolls	\$
RT.	Car maintenance (like oil changes)	.\$
	Car insurance.	\$
Z	Car loan	\$
מאַ	Other transportation expenses	\$

Make a Budget

	Expenses	Month	ly total
I	Medicine	\$	
EALTH	Health insurance	\$	
Ш I	Other health expenses (like doctors' appointments and eyeglasses)	\$	
<u>\</u>	Child care	\$	
FAMILY	Child support	\$:
	Money given or sent to family	\$	
AND	Clothing and shoes	\$	<u></u>
:	Laundry	\$	
Ž	Donations	\$	
RSONAL	Entertainment (like movies and amusement parks)	\$: } !
CT ITI	Other personal or family expenses (like beauty care)	\$	
FINANCE	Fees for cashier's checks and money transfers Prepaid cards and phone cards Bank or credit card fees Other fees	\$ \$ \$	
iv.	School costs (like supplies, tuition, student loans)	 \$	
THER	Other payments (like credit cards and savings)	\$	
O	Other expenses this month	\$	· · · · · · · · · · · · · · · · · · ·
	Total monthly expenses	\$	0.00
		Ехр	enses
	\$ 0.00 - \$ 0.00 = \$ 0.00	00	

Maybe your income is more than your expenses. You have money left to save or spend.

Maybe your expenses are more than your income. Look at your budget to find expenses to cut.

Print Form

Budget worksheet

													·				
Pro		iai		•		=		a		=	100	Į		Annual	Suggested		Actual
Mc	Monthly J	Jan Fr	eg.	Mar A	Apr	Way J	June	, Vint	Aug	Sept	D D	Nov	DEC	[OF]	Allocation	Allocation) (भागक्ताम्
						30000000000000000000000000000000000000	-				And the sound of the	entropic services		\$0.00			
														\$0.00			
\$	\$0.00			İ	-	-		-						\$0.00			
\$	\$0.00	-												\$0.00			
														\$0.00			
	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0,00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00			
		1980															
School expenses																	
	\$0.00							-						\$0.00			
\$	\$0.00				-	-								\$0.00			
197	\$0.00						-							\$0.00			
S	\$0.00													\$0.00			
TOTAL School expenses \$	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	00.05	\$0.00	\$0,00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00			
Lodging & utilities																	
Mortgage/Rent														\$0.00			
νì	\$0.00							ī						\$0.00			
Energy bill (gas and electric)	\$0.00													\$0.00			
_																	
renters insurance	\$0,00					1	Í			1				\$0.00			
4.	\$0.00									- 1			- {	- 1			
TOTAL Lodging & utilities \$	\$0.00	\$0.00	\$0,00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	Up to 35%	%0	%0
Student loan payments \$	\$0.00													\$0:00			
bt payments					·····												
(credit cards)	\$0.00													\$0.00			
-	\$0.00													\$0.00			
TOTAL Debts	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0:00	Up to 5%	%0	%0
uoj	\$0.00													\$0.00			
ization	\$0.00													\$0.00			
	\$0,00							•				ļ	- 1				
TOTAL Charitable giving	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0,00	20.00	\$0.00	\$0.00	20.00	\$0.00	\$0.00	\$0.00	\$0.00	Up to 10%		%

\$6.00 Color Colo	\$0.00	
\$0.00 \$0.0	\$000\$	
realization \$0.00 \$0	00:05	
Frietion 50.00	SO,00 Expression (1972)	
\$0.00 \$0.0	\$0.00	
\$0.00 \$0.0	\$6.00	
ortátion \$0.00	\$0.00	
Andewices \$0.00 Indewices \$0.00 Indevices \$0.00 Indexices \$0.00 Indexi	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	0%
Solution	Mark Section Control C	Section of the sectio
e \$0.00 \$0.0	80:00	
e \$0.00 \$0.0	00:05	
e \$0.00 \$0.0	80.00	
e \$0.00 \$0.0	20.00	
e \$50.00 \$0.	\$0.00	0%0
\$0.00 \$0.00		
\$0.00 \$0.00	W U\$	
\$0.00 \$0.00	00 07	
\$0.00 \$0.00	Service Control Contro	
\$0.00 \$0.00	00.00	
\$0.00	00:05	
\$0.00 \$0.00	A CONTROL OF THE CONT	
\$0.00 \$0.00	Si constanti di co	
ses. \$0.00 \$	00.0\$	/000
\$0.00 \$0.00	\$0.00	%n %n
\$0.00 \$0.00		
\$0.00 \$0.00	\$6.00	
\$0.00 \$0.00	\$0.00	
\$ 50.00 \$ 0.00 \$	80.00	
s \$0.00 \$0.0	80.00	
80.00 \$0.00	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	%0 %0
80.00	The second secon	A CONTRACTOR CONTRACTOR AND A CONTRACTOR
seriotid goods/Cleaning \$0.00 \$0.0	00.0\$	
er \$0.00 \$0	100'0\$	
At Food/sehold expenses \$0.00 \$0.0	\$0.00	
sehold expenses \$0.00		· -
friends \$0.00 \$0.00 family \$0.00 \$0.00 /ALGifts \$0.00 \$0.00 \$0.00 \$0.00 all expenses \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	\$0.00	0.20
framily \$0.00 <		
\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	\$0.00	
\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	80:00	
	\$0.00	%0 %0
Medical insurance \$0.00	80.00	
Doctor co-pays \$0.00	50.00	
Prescriptions	30.00	

Other	\$0.00									-				\$0.00			
TOTAL Medical expenses	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	Up to 5%	%0	%0
Pet expenses																_	
Veterinary expenses	\$0.00													\$0.00			
Food	\$0.00									-				\$0.00			
Boarding	\$0.00													\$0.00			
Other	\$0.00												_	\$0.00			
TOTAL Pet expenses	\$0.00	\$0.00	\$0,00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0,00	\$0.00	20.00	Up to 1%	. 0%	%0
TOTAL Exnenses	30:00	\$0.00	50.00 50.00 50.00 50.00	50.00	1		\$0.00	\$0.00	\$0.00	\$0.00 \$0.00	\$0.00	00:05	\$0.00	\$0.00			
Similar					- 議												
Long term goals							N. P.										
0	50.00										-			\$0.00			
	\$0.00													\$0.00			
Other	\$0.00				-									\$0.00			
TOTAL Long term goals	\$0.00	\$0.00	\$0,00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0:00	\$0.00	\$0.00	30.00	\$0.00			
Short term goals					· · · · · · · · · · · · · · · · · · ·	· 《 · · · · · · · · · · · · · · · · · ·								建筑			
														\$0.00			
										-				\$0.00			
TOTAL Short term goals		\$0.00	\$0.00	\$0.00	\$0:00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		1 1			
TOTAL Savings	00:0\$ 00:0\$ 00:0\$	\$0.00	\$0.00	\$0.00	0.0	\$0.00	\$0.00 \$0.00	\$0.00	\$0.00	\$0,00			1000	\$0.00	Арргох. 8%	%0 %	%0
TOTAL BUDGET	\$0.00	\$0.00 \$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0,00		\$0.00			