

Month: \_\_\_\_\_

Use this simple worksheet to track your spending this month, then use the information to help budget for next month.

Some bills are monthly, but others may be a once or twice a year payment. You can factor those bills in by dividing by 12 if it is a once-a-year payment to see how much you should save each month to cover that one-time payment.

INCOME	
DESCRIPTION	AFTER TAX
SOURCE 1:	
SOURCE 2:	
TOTAL	

[illegible][illegible]

INCOME

\$

- FIXED EXPENSES

\$

- VARIABLE EXPENSES

\$

BUDGET SURPLUS

\$

BUDGET SURPLUS

\$

- EMERGENCY FUND

\$

ENDING BALANCE

\$

If your income is more than your expenses, you have surplus that can be used to save or pay down debts. If your expenses are more than your income you may need to look at variable items that can be cut, like buying coffee or lunch, or adding additional income.

Having an emergency fund is a great way to save for a rainy day so unexpected expenses like car repairs, home repairs, or medical expenses aren't so stressful. If you have specific savings goals like vacations, a down payment for a house or car, higher education costs, wedding, or a big ticket fun item you can budget for those too.

If you are looking to save a little faster be sure to have your savings in a savings account that earns interest!

SAVINGS GOALS			
GOAL AMOUNT	REASON	INTEREST RATE	TOTAL SAVED

If you have savings goals make sure you have a savings account! Different savings accounts help accomplish different savings goals and can help your money work for you. With multiple savings options to choose from your local D.L. Evans Bank team can help you choose, or video chat with one of our Digital Bankers today.



Locations  
[www.dlevans.com/locations](http://www.dlevans.com/locations)



Digital Bankers  
[www.dlevans.com/video-banking](http://www.dlevans.com/video-banking)