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Your Family's Goals

Everyone has dreams. What are yours ... your spouse's ... your children's dreams? One way to realize these dreams is to set goals and write them down. Use this space to write down your family's goals and ways you might achieve them. We've included a few to help.

Goals:	Ways to Achieve Goals:
Pay off credit cards and loans.	Use this workbook to create a budget.
Save for (item).	Use our budget to save, don't use a credit card.
Save for our trip to (place).	Start an SFFCU savings account for our trip.
Set up an emergency fund.	Set up payroll deduction to save automatically.

Calculating Your Debt-to-Income Ratio

Use this guide to calculate your debt-to-income ratio. It's good to know how lenders determine if you'll be able to afford your monthly payments.

Monthly Debt:	
Mortgage or rent	\$
Minimum credit card payments	\$
Car loan payment	\$
Child support	\$
Alimony	\$
Other loan obligations	\$
Total monthly debt payments:	\$
Monthly Income:	
Gross salary	\$
Child support	\$
Alimony	\$
Other income (bonuses, overtime, etc.)	\$
Total monthly income:	\$
Total debt divided by total income =	%

36% or less: This is an ideal debt load to carry for most people. A percent in this range clearly shows you can control your spending in relationship to your income. Some lenders look at this ratio, in addition to reviewing credit history on your credit report, when evaluating if you are creditworthy. But keep in mind, this is a general guideline and does not guarantee approval.

Build a Budget and Take Control of Your Finances

- 1. Talk with your family and commit to not take on any more debt work together to eliminate your current debt.
- 2. Create a Master Budget on the following pages:
 - a. Complete all the categories with your household income and expenses, use last year's expenses as a guide.
 - b. Subtract all expenses from income to determine surplus or deficit.
 - c. Look for ways to decrease your expenses and/or increase your income to create a budget surplus ... be realistic with your expenses.
- 3. Use the Budget Workbook Calendar and Worksheets to track your daily and monthly expenses, doing your best to create a surplus each month.
- 4. Use your monthly surplus to save one month of expenses in an Emergency Fund at your State Farm Federal Credit Union (SFFCU). Once complete, move on to eliminating debt.
- 5. Consider one of these methods to eliminate debt (all but your mortgage):

a. High Interest Rate Method

Pay off your highest interest rate balances first.

Make required minimum payments on the remaining debt.

Allocate any surplus to your highest interest debt.

When a debt is paid in full, apply its monthly payment to the next highest interest debt.

Benefits: Pay off debt faster and pay less interest.

b. Low-Balance Method

Pay off your debt with the smallest balance first.

Make required minimum payments on the remaining debt.

Allocate any surplus to your smallest debt.

When a debt is paid in full, apply its monthly payment to the next smallest balance debt.

Benefits: Quick satisfaction.

Contact SFFCU to discuss options for consolidating your high-interest debt.

- After you tackle your debt, save 6-12 months of expenses in your SFFCU Emergency Fund.
- 7. Congratulations! Now focus on saving for your retirement, kids' college or paying off your house.

INCOME: Insurance - Medical/Detail/Vision Indroxst Income Deductable & Cossips Investment Income Fitness Health Clate Feer, et. I Investment Income Fitness Health Clate Feer, et. I Income Taxes Withhold Doy Correlaboptiting Income Taxes Withhold Ober Graboptiting Income Taxes Withhold School Intition / Books State & Load Ober Graboptiting State & Load Ober Graboptiting Modurer Booker EXPENSES Eating Out Home Personal Mottage or Frent Insurance – Life Home Equally Loan Insurance – Eversani Articles and/or PLIP Home Equally Loan Insurance – Eversani Articles and/or PLIP Home Equals & State Insurance Personal Cash Proper I Yaces Other Labor Statellite TV Hottlides Instruct Subscriptions & Dues Unities Subscriptions & Dues Water & Sewer Orber Gardinge Plandy Exercision Other Groonings/Vet Temporte	Master Budget Worksheet 2021	Health & Medical
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Fines Fine	Wages & Bonuses	Deductible & Copays
Nicone	Interest Income	Prescriptions
Day Care/Babysiting Day Care/Babysiting Federal School Turton/Books Other	Investment Income	Fitness (Health Club Fees, etc.)
Federal School Tution/Books School School March School Tution/Books School Tutio	Misc. Income	Family Obligations
State & Local Other Social Security Food Medicare Groceries EXPENSES Eating Out Home Personal Mortgage or Rent Insurance – Ute Home Equity Loan Insurance – Personal Articles and/or PLUP Home Repairs Renter Insurance Personal Canal Properly Taxes Other Home Repairs & Maintenance Entertainmet/Recreation Listerance Vacations Internet Obberspripris & Dues Utilities Vacations Water & Sewer Other Telephone (Homa/Cell) Food Other Food Car Payments/Bus or Train Fare Chobing Insurance Prochang/Laundry Repairs/Maintenance Processes Repairs/Maintenance Processes Repairs/Maintenance Other (Homa/Cell) Investments & Savings Repairs/Maintenance College Fund Pees (License/Tolls) Mutual Funds/Stocks/Bonds Other College Fund Debt Payments (to	Income Taxes Withheld	Day Care/Babysitting
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Car Payments/Bus or Train Fare Insurance Gasoline/Oil Repairs/Maintenance Repairs/Maintenance Fees (License/Tolls) Other Debt Payments (not listed elsewhere) Student Loans Credit Cards Purchases Purchases Apurchases Purchases Avings Avi	Other	Grooming/Vet
Insurance Gasoline/Oil Repairs/Maintenance Fees (License/Tolls) Other College Fund Debt Payments (not listed elsewhere) Student Loans Credit Cards Charitable Contributions Dry Cleaning/Laundry Investments & Savings 401(k) or IRA Mutual Funds/Stocks/Bonds College Fund Emergency Miscellaneous Savings Charitable Contributions	Transportation	Clothing
Gasoline/Oil Repairs/Maintenance 401(k) or IRA Fees (License/Tolls) Mutual Funds/Stocks/Bonds Other College Fund Debt Payments (not listed elsewhere) Student Loans Credit Cards Miscellaneous Savings Charitable Contributions	Car Payments/Bus or Train Fare	Purchases
Repairs/Maintenance 401(k) or IRA Fees (License/Tolls) Mutual Funds/Stocks/Bonds Other College Fund Debt Payments (not listed elsewhere) Emergency Student Loans Miscellaneous Savings Credit Cards Charitable Contributions	Insurance	Dry Cleaning/Laundry
Fees (License/Tolls) Other College Fund Debt Payments (not listed elsewhere) Student Loans Credit Cards Mutual Funds/Stocks/Bonds College Fund Emergency Miscellaneous Savings Charitable Contributions	Gasoline/Oil	Investments & Savings
Other College Fund Debt Payments (not listed elsewhere) Emergency Student Loans Miscellaneous Savings Credit Cards Charitable Contributions	Repairs/Maintenance	401(k) or IRA
Debt Payments (not listed elsewhere) Student Loans Credit Cards Charitable Contributions Charitable Contributions	Fees (License/Tolls)	Mutual Funds/Stocks/Bonds
Student Loans Miscellaneous Savings Credit Cards Charitable Contributions	Other	College Fund
Credit Cards Charitable Contributions	Debt Payments (not listed elsewhere)	Emergency
	Student Loans	Miscellaneous Savings
Other Loans Miscellaneous Expenses	Credit Cards	Charitable Contributions
	Other Loans	Miscellaneous Expenses

January



SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	NOTES
					1	2	
	olution to save in 2021!						
Tip: Open m	oultiple SFFCU share accounts	to organize your savii	ngs.				
					New Year's Day		
3	4	5	6	7	8	9	
10	11	12	13	14	<u>15</u>	16	
					<u> </u>		
17	18	19	20	21	22	23	
	Martin Luther King Jr. Day						
24	25	26	27	28	<u>29</u>	30	
31							
							:

Budget Worksheet · January 2021	Health & Medical
INCOME:	Insurance - Medical/Dental/Vision
Wages & Bonuses	Deductible & Copays
Interest Income	Prescriptions
Investment Income	Fitness (Health Club Fees, etc.)
Misc. Income	Family Obligations
Income Taxes Withheld	Day Care/Babysitting
Federal	School Tuition/Books
State & Local	Other
Social Security	Food
Medicare	Groceries
EXPENSES:	Eating Out
Home	Personal
Mortgage or Rent	Insurance – Life
Home Equity Loan	Insurance - Personal Articles and/or PLUP
Homeowners/Renters Insurance	Personal Cash
Property Taxes	Other
Home Repairs & Maintenance	Entertainment/Recreation
Cable/Satellite TV	Hobbies
Internet	Subscriptions & Dues
Utilities	Vacations
Water & Sewer	Other
Garbage Pickup	Pets
Telephone (Home/Cell)	Food
Other	Grooming/Vet
Transportation	Clothing
Car Payments/Bus or Train Fare	Purchases
Insurance	Dry Cleaning/Laundry
Gasoline/Oil	Investments & Savings
Repairs/Maintenance	401(k) or IRA
Fees (License/Tolls)	Mutual Funds/Stocks/Bonds
Other	College Fund
Debt Payments (not listed elsewhere)	Emergency
Student Loans	Miscellaneous Savings
Credit Cards	Charitable Contributions
Other Loans	Miscellaneous Expenses

February



SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	NOTES
	1	2	3	4	5	6	·······
7	8	9	10	11	(12)	13	
,	· ·	, and the second			12	10	
14	15	16	17	18	19	20	
	Presidents Day						
21	22	23	24	25	<u>26</u>	27	
28		<u></u>		····			
۷0	Credit card ba	lances got you down? (Consolidate your debt				
	with an SFFCU	personal loan.	Consolidate your debt				•

Tip: Pay off higher interest rate loans and credit cards first to save money and reduce long-term debt.

Budget	Worksheet -	February	2021
INCOME:			

Wages & Bonuses

Interest Income

Investment Income

Misc. Income

Income Taxes Withheld

Federal

State & Local

Social Security

Medicare

EXPENSES:

Home

Mortgage or Rent

Home Equity Loan

Homeowners/Renters Insurance

Property Taxes

Home Repairs & Maintenance

Cable/Satellite TV

Internet

Utilities

Water & Sewer

Garbage Pickup

Telephone (Home/Cell)

Other

Transportation

Car Payments/Bus or Train Fare

Insurance

Gasoline/Oil

Repairs/Maintenance

Fees (License/Tolls)

Other

Debt Payments (not listed elsewhere)

Student Loans

Credit Cards

Other Loans

	ነ ጼ		

Insurance - Medical/Dental/Vision

Deductible & Copays

Prescriptions

Fitness (Health Club Fees, etc.)

Family Obligations

Day Care/Babysitting

School Tuition/Books

Other

Food

Groceries

Eating Out

Personal

Insurance - Life

Insurance - Personal Articles and/or PLUP

Personal Cash

Other

Entertainment/Recreation

Hobbies

Subscriptions & Dues

Vacations

Other

Pets

Food

Grooming/Vet

Clothing

Purchases

Dry Cleaning/Laundry

Investments & Savings

401(k) or IRA

Mutual Funds/Stocks/Bonds

College Fund

Emergency

Miscellaneous Savings

Charitable Contributions

Miscellaneous Expenses

March



SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	NOTES
	1	2	3	4	5	6	
7	8	9	10	11	(12)	13	
14	15	16	17	18	19	20	
14	<u>15</u>	10	17	10	19	20	
21	22	23	24	25	26	27	
28	29	30	31	Start your spr	ing cleaning and elimi	inate paper. Sign up for	
				E-statements	today!	mate paper. Sign up for	
				Tip: Use E-states statements for	tements to convenien r up to seven years.	tly view, print and archiv	/e
					,,		

Budget Worksheet · March 2021 INCOME: Wages & Bonuses Interest Income Investment Income Misc. Income Income Taxes Withheld Federal State & Local Social Security Medicare **EXPENSES:** Home Mortgage or Rent Home Equity Loan Homeowners/Renters Insurance Property Taxes Home Repairs & Maintenance Cable/Satellite TV Internet Utilities Water & Sewer Garbage Pickup Telephone (Home/Cell)

Other Transportation

Insurance Gasoline/Oil

Other

Student Loans
Credit Cards
Other Loans

Repairs/Maintenance
Fees (License/Tolls)

Car Payments/Bus or Train Fare

Debt Payments (not listed elsewhere)

Health & Medical	
Insurance – Medical/Dental/Vision	
Deductible & Copays	
Prescriptions	
Fitness (Health Club Fees, etc.)	
Family Obligations	
Day Care/Babysitting	
School Tuition/Books	
Other	
Food	
Groceries	
Eating Out	
Personal	
Insurance – Life	
Insurance – Personal Articles and/or PLUP	
Personal Cash	
Other	
Entertainment/Recreation	
Hobbies	
Subscriptions & Dues	
Vacations	
Other	
Pets	
Food	
Grooming/Vet	
Clothing	
Purchases	
Dry Cleaning/Laundry	
Investments & Savings	
401(k) or IRA	
Mutual Funds/Stocks/Bonds	
College Fund	
Emergency	
Miscellaneous Savings	
Charitable Contributions	
Miscellaneous Expenses	

April



SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	NOTES
Let your tax re savings accou	eturn make dividends i int.	in an SFFCU share		1	2	3	
Tip: Set aside emergency fu	a portion of your tax r nd.	return to build an					
4	5	6	7	8	9	10	
11	12	13	14	<u>15</u>	16	17	
	19	20	21	22	23	24	
25	26	27	28	29	30		

INCOME:	
Wages & Bonuses	
Interest Income	
Investment Income	
Misc. Income	
Income Taxes Withheld	
Federal	
State & Local	
Social Security	
Medicare	
EXPENSES:	
Home	
Mortgage or Rent	
Home Equity Loan	
Homeowners/Renters Insurance	
Property Taxes	
Home Repairs & Maintenance	
Cable/Satellite TV	
Internet	
Utilities	
Water & Sewer	
Garbage Pickup	
Telephone (Home/Cell)	
Other	
Transportation	
Car Payments/Bus or Train Fare	
Insurance	
Gasoline/Oil	
Repairs/Maintenance	
Fees (License/Tolls)	
Other	
Debt Payments (not listed elsewhere)	
Student Loans	

Credit Cards
Other Loans

Health & Medical	
Insurance - Medical/Dental/Vision	
Deductible & Copays	
Prescriptions	
Fitness (Health Club Fees, etc.)	
Family Obligations	
Day Care/Babysitting	
School Tuition/Books	
Other	
Food	
Groceries	
Eating Out	
Personal	
Insurance – Life	
Insurance – Personal Articles and/or PLUP	
Personal Cash	
Other	
Entertainment/Recreation	
Hobbies	
Subscriptions & Dues	
Vacations	
Other	
Pets	
Food	
Grooming/Vet	
Clothing	
Purchases	
Dry Cleaning/Laundry	
Investments & Savings	
401(k) or IRA	
Mutual Funds/Stocks/Bonds	
College Fund	
Emergency	
Miscellaneous Savings	
Charitable Contributions	
Miscellaneous Expenses	

May



SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	NOTES
						1	
	Get the power of SFFCU in yo						
	Tip: Save time by using online and conduct transactions.	e banking to view sta	atements				
2	3	4	5	6	7	8	
9	10	11	12	13	<u>14</u>	15	
16	17	18	19	20	21)	22	
23	24	25	26	27	28	29	
30	31						
	Memorial Day						

Budget Worksheet · May 2021	
INCOME:	
Wages & Bonuses	
Interest Income	
Investment Income	
Misc. Income	
Income Taxes Withheld	
Federal	
State & Local	
Social Security	
Medicare	
EXPENSES:	
Home	
Mortgage or Rent	
Home Equity Loan	
Homeowners/Renters Insurance	
Property Taxes	
Home Repairs & Maintenance	
Cable/Satellite TV	
Internet	
Utilities	
Water & Sewer	
Garbage Pickup	
Telephone (Home/Cell)	
Other	
Transportation	
Car Payments/Bus or Train Fare	
Insurance	
Gasoline/Oil	
Repairs/Maintenance	
Fees (License/Tolls)	
Other	
Debt Payments (not listed elsewhere)	
Student Loans	

Credit Cards
Other Loans

Health & Medical Insurance - Medical/Dental/Vision Deductible & Copays Prescriptions Fitness (Health Club Fees, etc.) Family Obligations Day Care/Babysitting School Tuition/Books Other Food Groceries Eating Out Personal Insurance - Life Insurance – Personal Articles and/or PLUP Personal Cash Other **Entertainment/Recreation** Hobbies Subscriptions & Dues Vacations Other Pets Food Grooming/Vet Clothing Purchases Dry Cleaning/Laundry Investments & Savings 401(k) or IRA Mutual Funds/Stocks/Bonds College Fund Emergency Miscellaneous Savings **Charitable Contributions** Miscellaneous Expenses

June



SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	NOTES
		1	2	3	4	5	
6	7	8	9	10	11	12	
13	14	<u>15</u>	16	17	18	19	
20	21	22	23	24	25	26	
27	28	29	30	on track?	r checkup are your 2 separate from checking ng.		

Budget Worksheet · June 2021 INCOME:

Other Loans

Wages & Bonuses Interest Income Investment Income Misc. Income Income Taxes Withheld Federal State & Local Social Security Medicare **EXPENSES:** Home Mortgage or Rent Home Equity Loan Homeowners/Renters Insurance **Property Taxes** Home Repairs & Maintenance Cable/Satellite TV Internet Utilities Water & Sewer Garbage Pickup Telephone (Home/Cell) Other Transportation Car Payments/Bus or Train Fare Insurance Gasoline/Oil Repairs/Maintenance Fees (License/Tolls) Other **Debt Payments (not listed elsewhere)** Student Loans Credit Cards

Health & Medical Insurance - Medical/Dental/Vision Deductible & Copays Prescriptions Fitness (Health Club Fees, etc.) **Family Obligations** Day Care/Babysitting School Tuition/Books Other Food Groceries Eating Out Personal Insurance - Life Insurance - Personal Articles and/or PLUP Personal Cash Other **Entertainment/Recreation** Hobbies Subscriptions & Dues Vacations Other Pets Food Grooming/Vet Clothing Purchases Dry Cleaning/Laundry **Investments & Savings** 401(k) or IRA Mutual Funds/Stocks/Bonds College Fund Emergency Miscellaneous Savings **Charitable Contributions**

Miscellaneous Expenses

July



SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	NOT
Create financi our great divid	ial independence by bu dend rates.	ilding your savings with		1	2	3	
Tip: Use payro important fina	oll deduction to save au ancial goals.	itomatically for					
4	5	6	7	8	9	10	
ndependence Day							
11	12	13	14	<u>15</u>	(16)	17	
18	19	20	21	22	23	24	
25	26	27	28	29	<u>30</u>	31	

INCOME:	
Wages & Bonuses	
Interest Income	
Investment Income	
Misc. Income	
Income Taxes Withheld	
Federal	
State & Local	
Social Security	
Medicare	
EXPENSES:	
Home	
Mortgage or Rent	
Home Equity Loan	
Homeowners/Renters Insurance	
Property Taxes	
Home Repairs & Maintenance	
Cable/Satellite TV	
Internet	
Utilities	
Water & Sewer	
Garbage Pickup	
Telephone (Home/Cell)	
Other	
Transportation	
Car Payments/Bus or Train Fare	
Insurance	
Gasoline/Oil	
Repairs/Maintenance	
Fees (License/Tolls)	
Other	
Dalid Daniel Land Park de Lande de V	

Debt Payments (not listed elsewhere)

Student Loans

Credit Cards

Other Loans

Health & Medical Insurance - Medical/Dental/Vision Deductible & Copays Prescriptions Fitness (Health Club Fees, etc.) Family Obligations Day Care/Babysitting School Tuition/Books Other Food Groceries Eating Out Personal Insurance - Life Insurance - Personal Articles and/or PLUP Personal Cash Other **Entertainment/Recreation** Hobbies Subscriptions & Dues Vacations Other Pets Food Grooming/Vet Clothing Purchases Dry Cleaning/Laundry **Investments & Savings** 401(k) or IRA Mutual Funds/Stocks/Bonds College Fund Emergency Miscellaneous Savings **Charitable Contributions** Miscellaneous Expenses

August

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	NOTES
1	2	3	4	5	6	7	
		10	11		12	14	
O	9	10	11	12	<u>13</u>	14	
15	16	17	18	19	20	21	
22	23	24	25	26	27)	28	
29	30	31					
				Get preap you go sh	proved for an SFFCU opping.	vehicle loan before	
					with both the month purchase price in mi	ly payment amount	
				and total	purcnase price in mil	10.	

INCOME:	
Wages & Bonuses	
Interest Income	
Investment Income	
Misc. Income	
Income Taxes Withheld	
Federal	
State & Local	
Social Security	
Medicare	
EXPENSES:	
Home	
Mortgage or Rent	
Home Equity Loan	
Homeowners/Renters Insurance	
Property Taxes	
Home Repairs & Maintenance	
Cable/Satellite TV	
Internet	
Utilities	
Water & Sewer	
Garbage Pickup	
Telephone (Home/Cell)	
Other	
Transportation	
Car Payments/Bus or Train Fare	
Insurance	
Gasoline/Oil	
Repairs/Maintenance	
Fees (License/Tolls)	
Other	
Debt Payments (not listed elsewhere)	
Student Loans	
Credit Cards	
Other Loans	

Health & Medical Insurance - Medical/Dental/Vision Deductible & Copays Prescriptions Fitness (Health Club Fees, etc.) **Family Obligations** Day Care/Babysitting School Tuition/Books Other Food Groceries Eating Out Personal Insurance - Life Insurance - Personal Articles and/or PLUP Personal Cash Other **Entertainment/Recreation** Hobbies Subscriptions & Dues Vacations Other Pets Food Grooming/Vet Clothing Purchases Dry Cleaning/Laundry Investments & Savings 401(k) or IRA Mutual Funds/Stocks/Bonds College Fund Emergency Miscellaneous Savings **Charitable Contributions** Miscellaneous Expenses

September



SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	NOTES
It's back-to-sc statefarmfcu.c	hool time! Check out thom.	ne LEARN section of	1	2	3	4	
Tip: Use the fi financial acun	ree calculators and resonen.	ources to increase your					
5	6	7	8	9	10	11	
	Labor Day						
2	13	14	<u>15</u>	16	17	18	
9	20	21	22	23	24)	25	
26	27	28	29	30			

Budget	Worksheet	· September	2021
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Budget Worksheet · September 2021	
INCOME:	
Wages & Bonuses	
Interest Income	
Investment Income	
Misc. Income	
Income Taxes Withheld	
Federal	
State & Local	
Social Security	
Medicare	
EXPENSES:	
Home	
Mortgage or Rent	
Home Equity Loan	
Homeowners/Renters Insurance	
Property Taxes	
Home Repairs & Maintenance	
Cable/Satellite TV	
Internet	
Utilities	
Water & Sewer	
Garbage Pickup	
Telephone (Home/Cell)	
Other	
Transportation	
Car Payments/Bus or Train Fare	
Insurance	
Gasoline/Oil	
Repairs/Maintenance	
Fees (License/Tolls)	
Other	
Debt Payments (not listed elsewhere)	
Student Loans	
Credit Cards	
Other Loans	

Health & Medical Insurance - Medical/Dental/Vision Deductible & Copays Prescriptions Fitness (Health Club Fees, etc.) Family Obligations Day Care/Babysitting School Tuition/Books Other Food Groceries Eating Out Personal Insurance - Life Insurance - Personal Articles and/or PLUP Personal Cash Other **Entertainment/Recreation** Hobbies Subscriptions & Dues Vacations Other Pets Food Grooming/Vet Clothing Purchases Dry Cleaning/Laundry **Investments & Savings** 401(k) or IRA Mutual Funds/Stocks/Bonds College Fund Emergency Miscellaneous Savings **Charitable Contributions** Miscellaneous Expenses

October



SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	NOTES
					1	2	
	y to refinance your curr						
Tip: o state	Use the loan payment c farmfcu.com to compar	alculator in the LEARN re interest rates and pa	section of yments.				
		:					
	4	5	6	7	8	9	
)	11	12	13	14	<u>15</u>	16	
	Columbus Day						
7	18	19	20	21	22	23	
4	25	26	27	28	<u>29</u>	30	
1							

INCOME:	
Wages & Bonuses	
Interest Income	
Investment Income	
Misc. Income	
Income Taxes Withheld	
Federal	
State & Local	
Social Security	
Medicare	
EXPENSES:	
Home	
Mortgage or Rent	
Home Equity Loan	
Homeowners/Renters Insurar	се
Property Taxes	
Home Repairs & Maintenance	
Cable/Satellite TV	
Internet	
Utilities	
Water & Sewer	
Garbage Pickup	
Telephone (Home/Cell)	
Other	
Transportation	
Car Payments/Bus or Train Fa	ire
Insurance	
Gasoline/Oil	
Repairs/Maintenance	
Fees (License/Tolls)	
Other	

Debt Payments (not listed elsewhere)

Student Loans

Credit Cards

Other Loans

Health & Medical Insurance - Medical/Dental/Vision Deductible & Copays Prescriptions Fitness (Health Club Fees, etc.) Family Obligations Day Care/Babysitting School Tuition/Books Other Food Groceries Eating Out Personal Insurance - Life Insurance - Personal Articles and/or PLUP Personal Cash Other **Entertainment/Recreation** Hobbies Subscriptions & Dues Vacations Other Pets Food Grooming/Vet Clothing Purchases Dry Cleaning/Laundry **Investments & Savings** 401(k) or IRA Mutual Funds/Stocks/Bonds College Fund Emergency Miscellaneous Savings **Charitable Contributions** Miscellaneous Expenses

November



SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	NOTES
	1	2	3	4	5	6	:
7	8	9	10	11	12	13	
				Veterans Day			
14	<u>15</u>	16	17	18	19	20	
21	22	23	24	25	26	27	
				Thanksgiving Day			
28	29	30					
				Consider an SE	FCU line of credit loa	an instead of	
					edit cards for holida		
				Tip: Avoid using	r high-interest credit es.	cards to finance	
				holiday purchas	es.		

INCOME:	
Wages & Bonuses	
Interest Income	
Investment Income	
Misc. Income	
Income Taxes Withheld	
Federal	
State & Local	
Social Security	
Medicare	
EXPENSES:	
Home	
Mortgage or Rent	
Home Equity Loan	
Homeowners/Renters Insurance	
Property Taxes	
Home Repairs & Maintenance	
Cable/Satellite TV	
Internet	
Utilities	
Water & Sewer	
Garbage Pickup	
Telephone (Home/Cell)	
Other	
Transportation	
Car Payments/Bus or Train Fare	
Insurance	
Gasoline/Oil	
Repairs/Maintenance	
Fees (License/Tolls)	
Other	

Debt Payments (not listed elsewhere)

Student Loans
Credit Cards

Other Loans

Health & Medical Insurance - Medical/Dental/Vision Deductible & Copays Prescriptions Fitness (Health Club Fees, etc.) Family Obligations Day Care/Babysitting School Tuition/Books Other Food Groceries Eating Out Personal Insurance - Life Insurance - Personal Articles and/or PLUP Personal Cash Other **Entertainment/Recreation** Hobbies Subscriptions & Dues Vacations Other Pets Food Grooming/Vet Clothing Purchases Dry Cleaning/Laundry **Investments & Savings** 401(k) or IRA Mutual Funds/Stocks/Bonds College Fund Emergency Miscellaneous Savings **Charitable Contributions** Miscellaneous Expenses

December



SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	NOTES
Federal C	lidays from your friends redit Union! lop a 2022 budget with		1	2	3	4	
banking s	lop a 2022 budget with or use the budget too ystem.	l within our online					
5	6	7	8	9	10	11	
12	13	14	<u>15</u>	16	17)	18	
19	20	21	22	23	24	25	
						Christmas Day	
26	27	28	29	30	<u>(31)</u>		

INCOME:	
Wages & Bonuses	
Interest Income	
Investment Income	
Misc. Income	
Income Taxes Withheld	
Federal	
State & Local	
Social Security	
Medicare	
EXPENSES:	
Home	
Mortgage or Rent	
Home Equity Loan	
Homeowners/Renters Insurance	
Property Taxes	
Home Repairs & Maintenance	
Cable/Satellite TV	
Internet	
Utilities	
Water & Sewer	
Garbage Pickup	
Telephone (Home/Cell)	
Other	
Transportation	
Car Payments/Bus or Train Fare	
Insurance	
Gasoline/Oil	
Repairs/Maintenance	
Fees (License/Tolls)	
0.11	

Other

Student Loans
Credit Cards
Other Loans

Debt Payments (not listed elsewhere)

Health & Medical		
Insurance – Medical/De	ental/Vision	
Deductible & Copays		
Prescriptions		
Fitness (Health Club Fe	es, etc.)	
Family Obligations		
Day Care/Babysitting		
School Tuition/Books		
Other		
Food		
Groceries		
Eating Out		
Personal		
Insurance – Life		
Insurance – Personal A	rticles and/or PLUP	
Personal Cash		
Other		
Entertainment/Recreatio	n	
Hobbies		
Subscriptions & Dues		
Vacations		
Other		
Pets		
Food		
Grooming/Vet		
Clothing		
Purchases		
Dry Cleaning/Laundry		
Investments & Savings		
401(k) or IRA		
Mutual Funds/Stocks/E	Bonds	
College Fund		
Emergency		
Miscellaneous Savings		
Charitable Contributions		
Miscellaneous Expenses		

Manage your Credit Union accounts with our free online banking and mobile app tools.

- Apply for loans
- Transfer money between your Credit Union accounts and your accounts at other banks or credit unions
- Open additional savings accounts
- Request check withdrawals from your savings accounts
- Update personal information
- View account balances, transactions and tax information

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