



**BOSS UP
YOUR BUDGET
ADDITIONAL
RESOURCES**

Category Summary Worksheet

Review your Weekly, Monthly and Infrequent Spending Chart and combine items into more general categories. For example Eating Out, and Movies might be combined into "Entertainment", List the sum of the amounts you spend on these items in this category (Based on your paycheck frequency). Then give each category a priority, a 1 is important, a 5 is not important.

| CATEGORY | SUM OF ITEMS | PRIORITY |
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Weekly Expense Worksheet

Outline all of the items you spend money on each week. This list is for the consistent items you buy, try going through your week and thinking over what your schedule is each day, that will help you remember some of the hidden expenses each week. Give each item a number of importance, a 1 being not as important and a 5 being something that is extremely important to you.

| WEEKLY EXPENSES | AMOUNT | PRIORITY |
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Monthly Expense Worksheet

Outline all of the items you spend money on each month. This list is for the consistent items you pay for on a monthly or bi-weekly basis like rent, car payments, Insurance, water & electric bills and other household expenses. Give each item a number of importance, a 1 being not as important and a 5 being something that is extremely important to you.

| MONTHLY EXPENSES | AMOUNT | PRIORITY |
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Infrequent Expense Worksheet

List your Infrequent expenses, things that happen less than monthly but at least once per year. Once you list the full amount divide by 52 if you get paid weekly, 26 if you get paid every other week, 24 if you get paid twice a month or 12 if you are paid monthly. The smaller amount is what you need to set back each paycheck to have the money when your payment is due.

| INFREQUENT EXPENSES | AMOUNT | PRIORITY |
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Income Planning Worksheet

List each source of income you have coming into your family budget at any point during the year. Next estimate the amount of income you expect to receive and the frequency of the payment (Weekly, Monthly, Twice a Year). The last thing you want to do is define the income as Fixed, Flexible or Supplementary.

| INCOME SOURCE | INCOME AMOUNT | INCOME FREQUENCY | INCOME TYPE |
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MEMBERSHIP & SUBSCRIPTION

Reminder Worksheet

| <i>PER YR/QTR., ETC.</i> DUE DATE | DESCRIPTION | ANNUAL COST | <i>IF PER QTR/YR, ETC.</i> MONTHLY COST |
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SIMPLE BUDGET TRACKER

| EXPENSES | BUDGET | ACTUAL |
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| SUBTOTALS: | | |

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| INCOME 1: |
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| + |
| INCOME 2: |
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| + |
| OTHER INCOME: |
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| = |
| TOTAL INCOME: |
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| - |
| TOTAL ACTUAL EXPENSES: |
| |
| = |
| REMAINING BALANCE: |
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PAYCHECK BUDGETING

| SUMMARY | EXPECTED | ACTUAL | DIFFERENCE |
|--|----------|--------|------------|
| FIRST PAYCHECK: | _____ | _____ | _____ |
| SECOND PAYCHECK: | _____ | _____ | _____ |
| ADDITIONAL INCOME: | _____ | _____ | _____ |
| TOTAL INCOME: | _____ | _____ | _____ |
| TOTAL EXPENSES (ADD ALL SUBTOTALS): | _____ | _____ | _____ |
| MONTH END BALANCE (INCOME - EXPENSES): | _____ | _____ | _____ |

| EXPENSES PAID BY FIRST PAYCHECK | EXPECTED | ACTUAL | DIFFERENCE |
|---------------------------------|----------|--------|------------|
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| SUBTOTAL: | _____ | _____ | _____ |

| EXPENSES PAID BY SECOND PAYCHECK | EXPECTED | ACTUAL | DIFFERENCE |
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| SUBTOTAL: | _____ | _____ | _____ |

SIDE HUSTLE TRACKER

SIDE HUSTLE 1

| WEEK # | HOURS SPENT WORKING | EARNINGS PER HOUR | EARNINGS PER HOUR |
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SIDE HUSTLE 2

| WEEK # | HOURS SPENT WORKING | EARNINGS PER HOUR | EARNINGS PER HOUR |
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SIDE HUSTLE 3

| WEEK # | HOURS SPENT WORKING | EARNINGS PER HOUR | EARNINGS PER HOUR |
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EMERGENCY FUND TRACKER

| WEEK/ MONTH | DEPOSIT | TOTAL |
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PROGRESS TRACKER

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SIDE NOTES

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DEBT PAYMENTS TRACKER

| DEBT TYPE | MONTHLY PAYEMENT | INTEREST RATE | FIXED OR VARIABLE | EST. PAYOFF DATE | BALANCE |
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SAVINGS TRACKER

| MONTH | ACCOUNT NAME | AMOUNT SAVED | TOTAL |
|-----------|--------------|--------------|-------|
| JANUARY | | | |
| FEBRUARY | | | |
| MARCH | | | |
| APRIL | | | |
| MAY | | | |
| JUNE | | | |
| JULY | | | |
| AUGUST | | | |
| SEPTEMBER | | | |
| OCTOBER | | | |
| NOVEMBER | | | |
| DECEMBER | | | |

SINKING FUNDS TRACKER

YEAR: _____

| GOAL | TOTAL COST | DUE DATE | MONTHLY SAVINGS |
|-------|------------|----------|-----------------|
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HOLIDAY TRACKER

HOLIDAY: _____

| FOOD | ITEM/CATEGORY | BUDGET | SPENT |
|------|---------------|--------|-------|
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Food and drinks for parties, anything that goes beyond your typical grocery purchases.

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| TOTAL: | | |

| GIFTS | ITEM/CATEGORY | BUDGET | SPENT |
|-------|---------------|--------|-------|
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Any gifts you buy during the holiday season. You can break them up into categories (children, friends, charity, etc)

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| TOTAL: | | |

| MISCELLANEOUS | ITEM/CATEGORY | BUDGET | SPENT |
|---------------|---------------|--------|-------|
|---------------|---------------|--------|-------|

Decorations, gift wrap, or any other supplies for the holidays

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Emergency Budget Meeting

Use this form when you want to withdraw from your Emergency Fund.

Date: _____

The Rules of the Emergency Budget Meeting:

- **Be Committed:** Must be committed to resolving the issues and taking action in order to “reset” your budget.
- **Be in Observation Mode:** No judging allowed. This includes yourself, your spouse, or your situation.
- **Be Progress Orientated:** Focus on the progress that you’ve made.

What do we need to discuss?

Why did the extra expense(s) happen? Was there a way to avoid it?

Where in our budget can we revise in order to bring our budget back in balance?

Closing thoughts, to-dos, and any discussion items that you need to remember when creating next month’s budget.

QUARTERLY NET WORTH TRACKER

DATE OF REVIEW:

LAST QUARTER'S NET WORTH:

ASSETS

| ASSET DESCRIPTION | BALANCE |
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LIABILITIES

| ASSET DESCRIPTION | BALANCE |
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TOTAL NET WORTH
(TOTAL ASSETS - TOTAL LIABILITIES)

LAST QUARTER VS THIS QUARTER

| | |
|---|---------|
| CHANGE IN DOLLARS | (B - A) |
| CHANGE IN PERCENTAGE (%) <small>(move decimal over two places)</small> | (C / A) |

MONTHLY BUDGET

| | BUDGET | ACTUAL | DIFFERENCE |
|-------------------------------|--------|--------|------------|
| INCOME | | | |
| | \$ | \$ | \$ |
| | \$ | \$ | \$ |
| | \$ | \$ | \$ |
| | \$ | \$ | \$ |
| TOTAL INCOME | \$ | \$ | \$ |
| SAVINGS | | | |
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| HOUSING | | | |
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| UTILITIES | | | |
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| TRANSPORTATION/VEHICLE | | | |
| | \$ | \$ | \$ |
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| PAGE #1 TOTAL | \$ | \$ | \$ |

MONTHLY BUDGET

| | BUDGET | ACTUAL | DIFFERENCE |
|-----------------------|--------|--------|------------|
| INSURANCE | | | |
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| HEALTHCARE | | | |
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| FOOD | | | |
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| EDUCATION | | | |
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| CLOTHING | | | |
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| CHILD EXPENSES | | | |
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| PAGE #1 TOTAL | \$ | \$ | \$ |

MONTHLY BUDGET

| | BUDGET | ACTUAL | DIFFERENCE |
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| ENTERTAINMENT/FUN | | | |
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| GIVING | | | |
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| PERSONAL | | | |
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| PAGE #3 TOTAL | \$ | \$ | \$ |
| TOTALS | | | |
| PAGE #1 TOTAL | \$ | \$ | \$ |
| PAGE #2 TOTAL | \$ | \$ | \$ |
| PAGE #3 TOTAL | \$ | \$ | \$ |
| GRAND TOTAL | \$ | \$ | \$ |
| INCOME - EXPENSES | \$ | \$ | \$ |

ANNUAL SPENDING REVIEW

| MONTH | TOTAL INCOME | TOTAL EXPENSES | OVER/ UNDER | VARIANCE BUDGET VS ACTUAL |
|-------|--------------|----------------|----------------|------------------------------|
|-------|--------------|----------------|----------------|------------------------------|

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|-----------|--|--|--|--|
| JANUARY | | | | |
| FEBRUARY | | | | |
| MARCH | | | | |
| APRIL | | | | |
| MAY | | | | |
| JUNE | | | | |
| JULY | | | | |
| AUGUST | | | | |
| SEPTEMBER | | | | |
| OCTOBER | | | | |
| NOVEMBER | | | | |
| DECEMBER | | | | |

ANNUAL REVIEW ASSESSMENT

1. What was my total take-home pay for the year? \$_____
2. How much of my net income did I maintain in my savings account?
\$_____
3. What were my total expenses? \$_____
4. What were my 3 biggest expenses? \$_____
\$_____ \$_____
5. What percentage of your NET income are those 3 expenses (Sum of Expenses / Net Income): _____ %
6. Where are you OVER spending the most? (outside of needs/living expenses)*? \$_____
7. How much interest did I earn on my money this year? \$_____
8. How much interest did I pay this year? \$_____
9. Did my debt prevent me from doing as much as I could have this year?

10. Did my spending reflect my values, my Mission~Vision? \$_____

BONUS: What Adjustments Can You Make Over the Next 12 Months?

*The biggest expenses serve as a great starting point to find saving opportunities.

BOSSSED UP BUDGETS MONEY CHECKLIST

DAILY

- Express gratitude for current blessings.
- Affirm yourself & your goals.
- Check your bank balance(s).
- Read/Listen to something about money (class, podcast, articles, books, etc).
- File any incoming bills in a folder labeled "to pay".
- Pack your lunch - Save your money and your health.
- Affirm your financial success at all times.
- Release and attract.

WEEKLY

- Review your spending plans for the week.
- Create a meal plan for the week.
- Commit to a no-spend day.
- Reflect weekly on what's working and not working.
- Review & track your progress towards your weekly goal(s) & habits.
- Don't be afraid of making adjustments.

BEFORE EACH PER PAY PERIOD:

Hold a family budget meeting (w/partner, if applicable, if not by yourself).

- Review Budget from the previous month.
 - a. How much did we net this pay period?
 - b. How much is currently left in each bank account?
 - c. Did we transfer our planned savings amount this pay period?
 - d. Did we pay our planned debts this pay period?
 - e. What is coming up in terms of cash requirements?
 - f. What changes do we need to make if any?
 - g. What agreements do we need between us?
 - h. What are we grateful for?
- Review & track your progress towards your goal(s) & habits.
- Don't be afraid of making adjustments.
- Create New Budget for Upcoming Pay Period

MONTHLY

- Review pay period budgets for the entire previous month to ensure everything is accurate and you're in alignment with your budget.
- Spend a few minutes noticing where your money came from and where it went. (Area #3)
- Map out pay period budgets for the current month, using the previous month as a guide.
- Write payment due dates on your calendar or save them on your phone calendar.
- Review/update/automate your savings.
- Review/update your debt balances.
- Create New Budget for Upcoming Pay Period
- Review & track your progress towards your goal(s) & habits.
- Don't be afraid of making adjustments.
- Display your goals somewhere you can see them every day.

BOSSED UP BUDGETS MONEY CHECKLIST

QUARTERLY

- Check your credit score. I recommend:
 - [MyScore IQ](#),
 - [Identity IQ](#),
 - [My Free Score Now](#).
- Pull ONE bureau credit report from [annualcreditreport.com](#).
- Schedule any required home or auto maintenance.
- Kids? Assess available funds for extra-curricular and school expenses. Try to plan for these as far in advance as possible.
- Check your net worth.
- Review your portfolio and the status of your:
 - Educational savings (if applicable)
 - Financial Independence
- Determine if you need to adjust your current spending based on your current savings.
- Review & track your progress towards your goal(s) & habits.
- Don't be afraid of making adjustments.

ANNUALLY

- Revisit, and revise as necessary, your goals and strategies.
- Reassess your career and determine if it is still fulfilling your needs.
- Review your income taxes in the Fall and make any changes needed to reduce your taxes.
- Review your insurance needs and policies.
- Review your emergency fund to determine if there is enough saved or if you'll need to plan next year's savings goal to reach your desired savings amount.
- Create a new savings plan for major spending for the upcoming year - birthdays, holidays, vacation, etc.
- Shop for better rates on insurance, cable, phone, etc.
- Review your health coverage and make any necessary adjustments.
- Review your 401k or other retirement contributions.
- Update your household financial information - banking, passwords, insurance information, etc.
- Declutter and make any donations for tax deductions.

JANUARY

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FEBRUARY

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MARCH

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APRIL

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MAY

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JUNE

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JULY

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AUGUST

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SEPTEMBER

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OCTOBER

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NOVEMBER

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DECEMBER

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