



Conquering Personal Finances



Tip for Budgeting:

When budgeting, keep in mind to account solely for your net income after taxes & deductions.

Total Monthly Net Income: \$ _____

Monthly Needs	Amount Spent \$/%	Monthly Savings/Debt	Amount Spent \$/%	Monthly Wants	Amount Spent \$/%
Housing		Retirement		Entertainment	
Utilities		Student Loans		Dining	
Insurance		Emergency Fund		Subscriptions	
Transportation		Misc. Debt		Memberships	
Food		Additional Savings		Misc.	
Total		Total		Total	

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