name:	date:



where does your money go?

directions

Keep a record of everything you spend during a one-month period. Then, answer the questions below.

1. What patterns can you see in your spending habits?

2. How do you decide what to purchase?

3. What factors do you think influence your purchasing decisions?



setting up and maintaining a personal budget

directions

Use this form to set up a personal budget. After you've completed your planning, try to stick to your budget for one month. At the end of the month, record your actual income and your actual expenses. Calculate the difference between what you thought you would earn and what you actually earned, and what you thought you would spend and what you actually spent.

income	budget	actual	difference
Job #1	\$	\$	\$
Job #2	\$	\$	\$
Other	\$	\$	\$
total monthly income	\$	\$	\$
expenses	budget	actual	difference
fixed regular expenses			
Rent	\$	\$	\$
Car insurance	\$	\$	\$
Car payment	\$	\$	\$
Job #1	\$	\$	\$
fixed irregular expenses			
Savings	\$	\$	\$
Food	\$	\$	\$
Utilities	\$	\$	\$
transportation			
Bus fare	\$	\$	\$
Gas and oil	\$	\$	\$
Parking and tolls	\$	\$	\$
Repairs	\$	\$	\$

setting up and maintaining a personal budget (continued)

ner		
Medical expenses	\$ \$	\$
Clothing	\$ \$	\$
Entertainment	\$ \$	\$
Household items	\$ \$	\$
Personal items	\$ \$	\$
Tuition	\$ \$	\$
School expenses	\$ \$	\$
tal monthly expenses	\$ \$	\$