

PREPARATION

MONTH September EXPECTED INCOME 4,150

FINANCIAL TASKS FOR THE MONTH

✓	TO-DO LIST
	<i>Meal Plan for work lunches M-Th</i>
✓	<i>Call bank about the overdraft fee</i>
✓	<i>Open category savings for down payment and Emergency</i>

What I'm saying no to this month: I am not going to purchase any snacks
when gassing up.

Any irregular spending to expect: Need oil change so account for it in the
MISC category.

Tip: Here, you will see monthly tips that will help you on your personal finance journey.

SUN	MON	TUES	WED	THURS	FRI	SAT
<small>1</small> <i>Rent Due</i>	<small>2</small>	<small>3</small>	<small>4</small>	<small>5</small>	<small>6</small> <i>Pay day!</i>	<small>7</small>
<small>8</small>	<small>9</small> <i>Date Night</i>	<small>10</small>	<small>11</small>	<small>12</small>	<small>13</small>	<small>14</small>
<small>15</small> <i>Oil Change: est. 50\$</i>	<small>16</small>	<small>17</small>	<small>18</small>	<small>19</small>	<small>20</small> <i>Pay day!</i>	<small>21</small>
<small>22</small>	<small>23</small>	<small>24</small>	<small>25</small>	<small>26</small>	<small>27</small>	<small>28</small>
<small>29</small>	<small>30</small>					

MONTH September

FIXED EXPENSES

EXPENSE	BILL DATE	PROJECTED	ACTUAL
Rent	1st	1400	1400
Water	18th	150	175
Electricity	20th	150	125
Trash	15th	35	35
Internet	1st	80	80
Cell phone	1st	40	40
Car Insurance	1st	110	120
Gym membership	1st	40	40
Church giving	1st	200	200
Music subscription	5th	10	10
Streaming services	7th	15	15
Emergency Fund Savings	1st	300	300
Credit Card Debt	1st	300	400
TOTAL		2,930	2,940

Groceries
Gas
Eating out
Entertainment
Gifts
Misc

DIFFERENCE

REFLECTION

MONTH September

ACTUAL INCOME		4,150
ACTUAL FIXED EXPENSES	(MINUS)	2,940
ACTUAL VARIABLE EXPENSES	(MINUS)	905
TOTAL DIFFERENCE	(EQUALS)	165
PLAN FOR DIFFERENCE		add to Emergency Fund

WINS:

Didn't dip into emergency fund

Took care of car maintenance

Paid over minimum on credit card debt

SETBACKS:

Car insurance increased

REFLECTING AT THE PREPARATION NOTES FROM THIS MONTH

How many financial tasks did I complete from the to-do list?

2 of 3, still need to be better at meal planning - next months focus.

How well did I say "no" to what I committed to? really good, I only bought

a snack one time when filling up gas, really needed an energy drink that day.

How did I budget for the irregular spending? I added it to the MISC category

so that went way over budget but the total variables evened out in total.

REFLECTION NOTES:

Since I struggle with budgeting for car related expenses, maybe I should start a

separate savings account for car repairs/maintenance that I can contribute to

monthly. I'll start with \$50/m and see how far that takes me.