## PREPARATION

month_September		EXPECTED INCOME 4,150				
FINAI	NCIAL TASKS FOR THE MON	NTH				
<b>✓</b>	TO-DO LIST					
	Meal Plan for work lunches M-	-ти				
/	Call bank about the overdraft	t fee				
	Open category savings for down payment and Emergency					
	: I'm saying no to this mont	th: Lam not going to purchase any snacks				
Any i	rregular spending to expec	ct: Need oil change so account for it in the				
MISC (	category.					
		monthly tips that will help you on conal finance journey.				

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

### MONTH September

#### FIXED EXPENSES

EXPENSE	BILL DATE	PROJECTED	ACTUAL
Rent	15†	1400	1400
Water	18th	150	175
Electricity	20th	150	125
Trash	15TH	35	35
Internet	15†	80	80
Cell phone	15†	40	40
Car Insurance	1st	110	120
Gym membership	15†	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

#### **VARIABLES TRACKER**

VARIABLE	S TRACKER	groce	Gas	Eatina	Enters	ainment aift,	MISC		
DATE	EXPENSE	400	200	100	60	75	75		910
2nd	Burritos with friends			14					
2nd	Gas		40						
4th	Groceries	60							
5th	Concert Tickets				30				
6th	Earbuds for concert						30		
8th	Pants for work						20		
9th	Gas and snack		42						
9th	Date Night			27					
10th	Groceries	130							
12th	Lunch with coworker			15					
12th	Anna's bridal shower gift					50			
15TH	Oil Change						60		
16tH	Gas		35						
20th	Groceries	89							
20th	Eating out			30					
22nd	Gas		45						
25th	Drinks with Natalie + Katie			15					
25th	Dress and shoes						37		
27th	Groceries	77							
27th	Gas		45						
30th	Apple picking with Corbin				14				
									†
		+							

TOTAL DIFFERENCE

356	207	101	44	50	147		
44	-7	-1	16	25	-72		

905

# REFLECTION

MONTH	September	

WINS:

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

SETBACKS:

Didn't dip into emergency fund	Car insurance increased
Took care of car maintenance	
Paid over minimum on credit card debt	
REFLECTING AT THE PREPARATI	ON NOTES FROM THIS MONTH
How many financial tasks did I comp	lete from the to-do list?
2 of 3, still need to be better at meal planv	ning – next months focus.
How well did I say "no" to what I com	nmitted to? <u>really good, I only bought</u>
a snack one time when filling up gas, really	needed an energy drink that day.
How did I budget for the irregular sp	anding? I added it to the MISC cateany
now did i budget for the irregular sp	TETICITY
so that went way over budget but the total v	variables evened out in total.
REFLECTION NOTES:	
REFLECTION NOTES:	
Since I struggle with budgeting for car relat	ed expenses, maybe I should start a
separate savings account for car repairs/ma	aintenance that I can contribute to
monthly. I'll start with \$50/m and see how fa	ır that takes me.