Prepared by: Lanisha Porter

Empowered ladies league

 Porter Print & Publishing, Co.

adulting made easy: Money management guide

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| Hi Ladies!\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_Let’s jump right in and to the main focus…***MONEY***!I once heard someone say “*money isn’t everything, but it’s right up there with oxygen.”* Money is a necessity in this life, and knowing how to manage it is so essential. Unless you belong to the 1% of the population hoarding most of America’s wealth, most of us in the 99%percent who share only are a small piece of wealth are left to be very careful about our expenses.Henceforth, I bring to you the Empowered Ladies League Money Management Guide! We are tracking every ***dolla***! Yes! Even, down to overdraft fees (*because it happens to even the best of us, right?!)* Below you will find tips that will help you maximize your money and assist in letting your money work for you! **Helpful Tips:****THE BEGINNING OF THE MONTH:** *at the beginning of the month**try your best to complete your “****fixed expenses****” and all corresponding information. This will help you budget and plan accordingly for your outgoing expenses.***THE END OF THE MONTH:** *at the end of the month review, “****amount paid****” & “****amount owed****” to see if you successfully stayed within your projected means done at the beginning of the month. This will help you appropriately allocate monies for next month. Perhaps you may need to consider reducing costs, or increasing margins allocated to certain expenses.* The goal is to be able to $0 out the “amount owed” column per month. **RECURRING PAYMENTS:** *for payments that are automated or recur monthly, put an* ***(R)*** *next to them. Sometimes overdraft penalties happen when there aren’t sufficient funds in an account to support automated/recurring transactions. Knowing when recurring/automated cycles are scheduled can help one avoid penalties from the bank and ensure that funds are there.***ALL EXPENSES MARKED WITH ASTERISKS (\*)**: *if you find that you are spending more money than you have incoming, these are the expenses you should highly consider suspending to help save money.***OTHER:** *per month think of the upcoming occasions that will require you to spend money. Think about Valentines Day, Christmas gifts, Birthday dinners, a-rather-pricey-concert, wedding gifts, etc., and calculate that into the budget. Track every dollar that you spend.* |
| **SUM TOTALS:** *Be sure to complete the sum totals at the end of the month. The “****Amount Due****” will give you your estimated costs for the month. The “****Amount Paid****” will then give you your actual costs for the month. The “****Remaining costs****” will give you notice for the roll overs amounts for next month.* This work is best done in increments. Don’t overwhelm yourself. This is a lot. But oh so worth it!It is also wise to have receipts, or access to your recent transaction when doing this. Lastly, remember…doing this work will help your dollar work for you. As always,  …don’t just dream the good life; **live it**! Happy working! *Gratefully Yours,*  *Lanisha*  |

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| **MONTHLY FINANCIAL OBLIGATIONS** | **DUE DATE** | **DATE PAID** | **AMOUNT DUE** | **AMOUNT PAID** | **AMOUNT OWED** |
| **Fixed Expenses** | **-------------** | **-------------** | **-------------** | **-------------** | **-------------** |
| Rent/Mortgage | TBD | TBD | $ | $ | $ |
| Property Taxes/HOA Fees | TBD | TBD | $ | $ | $ |
| Utility Bill (Gas/Electric) | TBD | TBD | $ | $ | $ |
| Utility Bill (Water) | TBD | TBD | $ | $ | $ |
| Utility Bill (Sewage/Trash) | TBD | TBD | $ | $ | $ |
| Cable/Streaming Service | TBD | TBD | $ | $ | $ |
| Music Services | TBD | TBD | $ | $ | $ |
| Wi-Fi | TBD | TBD | $ | $ | $ |
| Phone bill | TBD | TBD | $ | $ | $ |
| Car Payment | TBD | TBD | $ | $ | $ |
| Car/Renters Insurance  | TBD | TBD | $ | $ | $ |
| Health/Life Insurance | TBD | TBD | $ | $ | $ |
| Child care  | TBD | TBD | $ | $ | $ |
| **Conditional Expenses** | **DUE DATE** | **DATE PAID** | **AMOUNT DUE** | **AMOUNT PAID** | **AMOUNT OWED** |
| Transponder/ Toll Fees | TBD | As needed | $ | $ | $ |
| Groceries | TBD | As needed | $ | $ | $ |
| Fuel | TBD | As needed | $ | $ | $ |
| Household Items | TBD | As needed | $ | $ | $ |
| Personal Care Items | TBD | As needed | $ | $ | $ |
| Wardrobe | TBD | As needed | $ | $ | $ |
| Personal Care Services | TBD | As needed | $ | $ | $ |
| Entertainment | TBD | As needed | $ | $ | $ |
| Credit Card  | TBD | As needed | $ | $ | $ |
| Tithes/Offerings | TBD | As needed | $ | $ | $ |
| Car Wash/Detail | TBD | As needed | $ | $ | $ |
| **Other**  | **DUE DATE** | **DATE PAID** | **AMOUNT DUE** | **AMOUNT PAID** | **AMOUNT OWED** |
|  | TBD | TBD | $ | $ | $ |
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|  | TBD | TBD | $ | $ | $ |
| **Misc.** | **DUE DATE** | **DATE PAID** | **AMOUNT DUE** | **AMOUNT PAID** | **AMOUNT OWED** |
| Charity  | TBD | TBD | $ | $ | $ |
| Business Expenses | TBD | TBD | $ | $ | $ |
| Overdraft Penalty Fees | TBD | TBD | $ | $ | $ |
|  | **REMAINING COST FOR OCTOBER:** |

**Money Management**

**SEPTEMBER**

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| **SUM TOTALS:** | EST COST: | $ | ACTUAL COST: | $ | $ |

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| **MONTHLY FINANCIAL OBLIGATIONS** | **DUE DATE** | **DATE PAID** | **AMOUNT DUE** | **AMOUNT PAID** | **AMOUNT OWED** |
| **Fixed Expenses** | **-------------** | **-------------** | **-------------** | **-------------** | **-------------** |
| Rent/Mortgage | TBD | TBD | $ | $ | $ |
| Property Taxes/HOA Fees | TBD | TBD | $ | $ | $ |
| Utility Bill (Gas/Electric) | TBD | TBD | $ | $ | $ |
| Utility Bill (Water) | TBD | TBD | $ | $ | $ |
| Utility Bill (Sewage/Trash) | TBD | TBD | $ | $ | $ |
| Cable/Streaming Service | TBD | TBD | $ | $ | $ |
| Music Services | TBD | TBD | $ | $ | $ |
| Wi-Fi | TBD | TBD | $ | $ | $ |
| Phone bill | TBD | TBD | $ | $ | $ |
| Car Payment | TBD | TBD | $ | $ | $ |
| Car/Renters Insurance  | TBD | TBD | $ | $ | $ |
| Health/Life Insurance | TBD | TBD | $ | $ | $ |
| Child care  | TBD | TBD | $ | $ | $ |
| **Conditional Expenses** | **DUE DATE** | **DATE PAID** | **AMOUNT DUE** | **AMOUNT PAID** | **AMOUNT OWED** |
| Transponder/ Toll Fees | TBD | As needed | $ | $ | $ |
| Groceries | TBD | As needed | $ | $ | $ |
| Fuel | TBD | As needed | $ | $ | $ |
| Household Items | TBD | As needed | $ | $ | $ |
| Personal Care Items | TBD | As needed | $ | $ | $ |
| Wardrobe | TBD | As needed | $ | $ | $ |
| Personal Care Services | TBD | As needed | $ | $ | $ |
| Entertainment | TBD | As needed | $ | $ | $ |
| Credit Card  | TBD | As needed | $ | $ | $ |
| Tithes/Offerings | TBD | As needed | $ | $ | $ |
| Car Wash/Detail | TBD | As needed | $ | $ | $ |
| **Other**  | **DUE DATE** | **DATE PAID** | **AMOUNT DUE** | **AMOUNT PAID** | **AMOUNT OWED** |
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| **Misc.** | **DUE DATE** | **DATE PAID** | **AMOUNT DUE** | **AMOUNT PAID** | **AMOUNT OWED** |
| Charity  | TBD | TBD | $ | $ | $ |
| Business Expenses | TBD | TBD | $ | $ | $ |
| Overdraft Penalty Fees | TBD | TBD | $ | $ | $ |
|  | **REMAINING COST FOR NOVEMBER:** |

**OCTOBER**

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| **SUM TOTALS:** | EST COST: | $ | ACTUAL COST: | $ | $ |

**NOVEMBER**

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| **MONTHLY FINANCIAL OBLIGATIONS** | **DUE DATE** | **DATE PAID** | **AMOUNT DUE** | **AMOUNT PAID** | **AMOUNT OWED** |
| **Fixed Expenses** | **-------------** | **-------------** | **-------------** | **-------------** | **-------------** |
| Rent/Mortgage | TBD | TBD | $ | $ | $ |
| Property Taxes/HOA Fees | TBD | TBD | $ | $ | $ |
| Utility Bill (Gas/Electric) | TBD | TBD | $ | $ | $ |
| Utility Bill (Water) | TBD | TBD | $ | $ | $ |
| Utility Bill (Sewage/Trash) | TBD | TBD | $ | $ | $ |
| Cable/Streaming Service | TBD | TBD | $ | $ | $ |
| Music Services | TBD | TBD | $ | $ | $ |
| Wi-Fi | TBD | TBD | $ | $ | $ |
| Phone bill | TBD | TBD | $ | $ | $ |
| Car Payment | TBD | TBD | $ | $ | $ |
| Car/Renters Insurance  | TBD | TBD | $ | $ | $ |
| Health/Life Insurance | TBD | TBD | $ | $ | $ |
| Child care  | TBD | TBD | $ | $ | $ |
| **Conditional Expenses** | **DUE DATE** | **DATE PAID** | **AMOUNT DUE** | **AMOUNT PAID** | **AMOUNT OWED** |
| Transponder/ Toll Fees | TBD | As needed | $ | $ | $ |
| Groceries | TBD | As needed | $ | $ | $ |
| Fuel | TBD | As needed | $ | $ | $ |
| Household Items | TBD | As needed | $ | $ | $ |
| Personal Care Items | TBD | As needed | $ | $ | $ |
| Wardrobe | TBD | As needed | $ | $ | $ |
| Personal Care Services | TBD | As needed | $ | $ | $ |
| Entertainment | TBD | As needed | $ | $ | $ |
| Credit Card  | TBD | As needed | $ | $ | $ |
| Tithes/Offerings | TBD | As needed | $ | $ | $ |
| Car Wash/Detail | TBD | As needed | $ | $ | $ |
| **Other**  | **DUE DATE** | **DATE PAID** | **AMOUNT DUE** | **AMOUNT PAID** | **AMOUNT OWED** |
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|  | TBD | TBD | $ | $ | $ |
| **Misc.** | **DUE DATE** | **DATE PAID** | **AMOUNT DUE** | **AMOUNT PAID** | **AMOUNT OWED** |
| Charity  | TBD | TBD | $ | $ | $ |
| Business Expenses | TBD | TBD | $ | $ | $ |
| Overdraft Penalty Fees | TBD | TBD | $ | $ | $ |
|  | **REMAINING COST FOR DECEMBER:** |

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| **SUM TOTALS:** | EST COST: | $ | ACTUAL COST: | $ | $ |

**DECEMBER**

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| **MONTHLY FINANCIAL OBLIGATIONS** | **DUE DATE** | **DATE PAID** | **AMOUNT DUE** | **AMOUNT PAID** | **AMOUNT OWED** |
| **Fixed Expenses** | **-------------** | **-------------** | **-------------** | **-------------** | **-------------** |
| Rent/Mortgage | TBD | TBD | $ | $ | $ |
| Property Taxes/HOA Fees | TBD | TBD | $ | $ | $ |
| Utility Bill (Gas/Electric) | TBD | TBD | $ | $ | $ |
| Utility Bill (Water) | TBD | TBD | $ | $ | $ |
| Utility Bill (Sewage/Trash) | TBD | TBD | $ | $ | $ |
| Cable/Streaming Service | TBD | TBD | $ | $ | $ |
| Music Services | TBD | TBD | $ | $ | $ |
| Wi-Fi | TBD | TBD | $ | $ | $ |
| Phone bill | TBD | TBD | $ | $ | $ |
| Car Payment | TBD | TBD | $ | $ | $ |
| Car/Renters Insurance  | TBD | TBD | $ | $ | $ |
| Health/Life Insurance | TBD | TBD | $ | $ | $ |
| Child care  | TBD | TBD | $ | $ | $ |
| **Conditional Expenses** | **DUE DATE** | **DATE PAID** | **AMOUNT DUE** | **AMOUNT PAID** | **AMOUNT OWED** |
| Transponder/ Toll Fees | TBD | As needed | $ | $ | $ |
| Groceries | TBD | As needed | $ | $ | $ |
| Fuel | TBD | As needed | $ | $ | $ |
| Household Items | TBD | As needed | $ | $ | $ |
| Personal Care Items | TBD | As needed | $ | $ | $ |
| Wardrobe | TBD | As needed | $ | $ | $ |
| Personal Care Services | TBD | As needed | $ | $ | $ |
| Entertainment | TBD | As needed | $ | $ | $ |
| Credit Card  | TBD | As needed | $ | $ | $ |
| Tithes/Offerings | TBD | As needed | $ | $ | $ |
| Car Wash/Detail | TBD | As needed | $ | $ | $ |
| **Other**  | **DUE DATE** | **DATE PAID** | **AMOUNT DUE** | **AMOUNT PAID** | **AMOUNT OWED** |
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|  | TBD | TBD | $ | $ | $ |
| **Misc.** | **DUE DATE** | **DATE PAID** | **AMOUNT DUE** | **AMOUNT PAID** | **AMOUNT OWED** |
| Charity  | TBD | TBD | $ | $ | $ |
| Business Expenses | TBD | TBD | $ | $ | $ |
| Overdraft Penalty Fees | TBD | TBD | $ | $ | $ |
|  | **REMAINING COST FOR JANUARY:** |

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| **SUM TOTALS:** | EST COST: | $ | ACTUAL COST: | $ | $ |

**JANUARY**

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| **MONTHLY FINANCIAL OBLIGATIONS** | **DUE DATE** | **DATE PAID** | **AMOUNT DUE** | **AMOUNT PAID** | **AMOUNT OWED** |
| **Fixed Expenses** | **-------------** | **-------------** | **-------------** | **-------------** | **-------------** |
| Rent/Mortgage | TBD | TBD | $ | $ | $ |
| Property Taxes/HOA Fees | TBD | TBD | $ | $ | $ |
| Utility Bill (Gas/Electric) | TBD | TBD | $ | $ | $ |
| Utility Bill (Water) | TBD | TBD | $ | $ | $ |
| Utility Bill (Sewage/Trash) | TBD | TBD | $ | $ | $ |
| Cable/Streaming Service | TBD | TBD | $ | $ | $ |
| Music Services | TBD | TBD | $ | $ | $ |
| Wi-Fi | TBD | TBD | $ | $ | $ |
| Phone bill | TBD | TBD | $ | $ | $ |
| Car Payment | TBD | TBD | $ | $ | $ |
| Car/Renters Insurance  | TBD | TBD | $ | $ | $ |
| Health/Life Insurance | TBD | TBD | $ | $ | $ |
| Child care  | TBD | TBD | $ | $ | $ |
| **Conditional Expenses** | **DUE DATE** | **DATE PAID** | **AMOUNT DUE** | **AMOUNT PAID** | **AMOUNT OWED** |
| Transponder/ Toll Fees | TBD | As needed | $ | $ | $ |
| Groceries | TBD | As needed | $ | $ | $ |
| Fuel | TBD | As needed | $ | $ | $ |
| Household Items | TBD | As needed | $ | $ | $ |
| Personal Care Items | TBD | As needed | $ | $ | $ |
| Wardrobe | TBD | As needed | $ | $ | $ |
| Personal Care Services | TBD | As needed | $ | $ | $ |
| Entertainment | TBD | As needed | $ | $ | $ |
| Credit Card  | TBD | As needed | $ | $ | $ |
| Tithes/Offerings | TBD | As needed | $ | $ | $ |
| Car Wash/Detail | TBD | As needed | $ | $ | $ |
| **Other**  | **DUE DATE** | **DATE PAID** | **AMOUNT DUE** | **AMOUNT PAID** | **AMOUNT OWED** |
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|  | TBD | TBD | $ | $ | $ |
|  | TBD | TBD | $ | $ | $ |
| **Misc.** | **DUE DATE** | **DATE PAID** | **AMOUNT DUE** | **AMOUNT PAID** | **AMOUNT OWED** |
| Charity  | TBD | TBD | $ | $ | $ |
| Business Expenses | TBD | TBD | $ | $ | $ |
| Overdraft Penalty Fees | TBD | TBD | $ | $ | $ |
|  | **REMAINING COST FOR FEBRUARY:** |

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| **SUM TOTALS:** | EST COST: | $ | ACTUAL COST: | $ | $ |

**FEBRUARY**

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| **MONTHLY FINANCIAL OBLIGATIONS** | **DUE DATE** | **DATE PAID** | **AMOUNT DUE** | **AMOUNT PAID** | **AMOUNT OWED** |
| **Fixed Expenses** | **-------------** | **-------------** | **-------------** | **-------------** | **-------------** |
| Rent/Mortgage | TBD | TBD | $ | $ | $ |
| Property Taxes/HOA Fees | TBD | TBD | $ | $ | $ |
| Utility Bill (Gas/Electric) | TBD | TBD | $ | $ | $ |
| Utility Bill (Water) | TBD | TBD | $ | $ | $ |
| Utility Bill (Sewage/Trash) | TBD | TBD | $ | $ | $ |
| Cable/Streaming Service | TBD | TBD | $ | $ | $ |
| Music Services | TBD | TBD | $ | $ | $ |
| Wi-Fi | TBD | TBD | $ | $ | $ |
| Phone bill | TBD | TBD | $ | $ | $ |
| Car Payment | TBD | TBD | $ | $ | $ |
| Car/Renters Insurance  | TBD | TBD | $ | $ | $ |
| Health/Life Insurance | TBD | TBD | $ | $ | $ |
| Child care  | TBD | TBD | $ | $ | $ |
| **Conditional Expenses** | **DUE DATE** | **DATE PAID** | **AMOUNT DUE** | **AMOUNT PAID** | **AMOUNT OWED** |
| Transponder/ Toll Fees | TBD | As needed | $ | $ | $ |
| Groceries | TBD | As needed | $ | $ | $ |
| Fuel | TBD | As needed | $ | $ | $ |
| Household Items | TBD | As needed | $ | $ | $ |
| Personal Care Items | TBD | As needed | $ | $ | $ |
| Wardrobe | TBD | As needed | $ | $ | $ |
| Personal Care Services | TBD | As needed | $ | $ | $ |
| Entertainment | TBD | As needed | $ | $ | $ |
| Credit Card  | TBD | As needed | $ | $ | $ |
| Tithes/Offerings | TBD | As needed | $ | $ | $ |
| Car Wash/Detail | TBD | As needed | $ | $ | $ |
| **Other**  | **DUE DATE** | **DATE PAID** | **AMOUNT DUE** | **AMOUNT PAID** | **AMOUNT OWED** |
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|  | TBD | TBD | $ | $ | $ |
| **Misc.** | **DUE DATE** | **DATE PAID** | **AMOUNT DUE** | **AMOUNT PAID** | **AMOUNT OWED** |
| Charity  | TBD | TBD | $ | $ | $ |
| Business Expenses | TBD | TBD | $ | $ | $ |
| Overdraft Penalty Fees | TBD | TBD | $ | $ | $ |
|  | **REMAINING COST FOR MARCH:** |

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| **SUM TOTALS:** | EST COST: | $ | ACTUAL COST: | $ | $ |

**MARCH**

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| **MONTHLY FINANCIAL OBLIGATIONS** | **DUE DATE** | **DATE PAID** | **AMOUNT DUE** | **AMOUNT PAID** | **AMOUNT OWED** |
| **Fixed Expenses** | **-------------** | **-------------** | **-------------** | **-------------** | **-------------** |
| Rent/Mortgage | TBD | TBD | $ | $ | $ |
| Property Taxes/HOA Fees | TBD | TBD | $ | $ | $ |
| Utility Bill (Gas/Electric) | TBD | TBD | $ | $ | $ |
| Utility Bill (Water) | TBD | TBD | $ | $ | $ |
| Utility Bill (Sewage/Trash) | TBD | TBD | $ | $ | $ |
| Cable/Streaming Service | TBD | TBD | $ | $ | $ |
| Music Services | TBD | TBD | $ | $ | $ |
| Wi-Fi | TBD | TBD | $ | $ | $ |
| Phone bill | TBD | TBD | $ | $ | $ |
| Car Payment | TBD | TBD | $ | $ | $ |
| Car/Renters Insurance  | TBD | TBD | $ | $ | $ |
| Health/Life Insurance | TBD | TBD | $ | $ | $ |
| Child care  | TBD | TBD | $ | $ | $ |
| **Conditional Expenses** | **DUE DATE** | **DATE PAID** | **AMOUNT DUE** | **AMOUNT PAID** | **AMOUNT OWED** |
| Transponder/ Toll Fees | TBD | As needed | $ | $ | $ |
| Groceries | TBD | As needed | $ | $ | $ |
| Fuel | TBD | As needed | $ | $ | $ |
| Household Items | TBD | As needed | $ | $ | $ |
| Personal Care Items | TBD | As needed | $ | $ | $ |
| Wardrobe | TBD | As needed | $ | $ | $ |
| Personal Care Services | TBD | As needed | $ | $ | $ |
| Entertainment | TBD | As needed | $ | $ | $ |
| Credit Card  | TBD | As needed | $ | $ | $ |
| Tithes/Offerings | TBD | As needed | $ | $ | $ |
| Car Wash/Detail | TBD | As needed | $ | $ | $ |
| **Other**  | **DUE DATE** | **DATE PAID** | **AMOUNT DUE** | **AMOUNT PAID** | **AMOUNT OWED** |
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|  | TBD | TBD | $ | $ | $ |
|  | TBD | TBD | $ | $ | $ |
|  | TBD | TBD | $ | $ | $ |
| **Misc.** | **DUE DATE** | **DATE PAID** | **AMOUNT DUE** | **AMOUNT PAID** | **AMOUNT OWED** |
| Charity  | TBD | TBD | $ | $ | $ |
| Business Expenses | TBD | TBD | $ | $ | $ |
| Overdraft Penalty Fees | TBD | TBD | $ | $ | $ |
|  | **REMAINING COST FOR APRIL:** |

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| **SUM TOTALS:** | EST COST: | $ | ACTUAL COST: | $ | $ |

**APRIL**

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| **MONTHLY FINANCIAL OBLIGATIONS** | **DUE DATE** | **DATE PAID** | **AMOUNT DUE** | **AMOUNT PAID** | **AMOUNT OWED** |
| **Fixed Expenses** | **-------------** | **-------------** | **-------------** | **-------------** | **-------------** |
| Rent/Mortgage | TBD | TBD | $ | $ | $ |
| Property Taxes/HOA Fees | TBD | TBD | $ | $ | $ |
| Utility Bill (Gas/Electric) | TBD | TBD | $ | $ | $ |
| Utility Bill (Water) | TBD | TBD | $ | $ | $ |
| Utility Bill (Sewage/Trash) | TBD | TBD | $ | $ | $ |
| Cable/Streaming Service | TBD | TBD | $ | $ | $ |
| Music Services | TBD | TBD | $ | $ | $ |
| Wi-Fi | TBD | TBD | $ | $ | $ |
| Phone bill | TBD | TBD | $ | $ | $ |
| Car Payment | TBD | TBD | $ | $ | $ |
| Car/Renters Insurance  | TBD | TBD | $ | $ | $ |
| Health/Life Insurance | TBD | TBD | $ | $ | $ |
| Child care  | TBD | TBD | $ | $ | $ |
| **Conditional Expenses** | **DUE DATE** | **DATE PAID** | **AMOUNT DUE** | **AMOUNT PAID** | **AMOUNT OWED** |
| Transponder/ Toll Fees | TBD | As needed | $ | $ | $ |
| Groceries | TBD | As needed | $ | $ | $ |
| Fuel | TBD | As needed | $ | $ | $ |
| Household Items | TBD | As needed | $ | $ | $ |
| Personal Care Items | TBD | As needed | $ | $ | $ |
| Wardrobe | TBD | As needed | $ | $ | $ |
| Personal Care Services | TBD | As needed | $ | $ | $ |
| Entertainment | TBD | As needed | $ | $ | $ |
| Credit Card  | TBD | As needed | $ | $ | $ |
| Tithes/Offerings | TBD | As needed | $ | $ | $ |
| Car Wash/Detail | TBD | As needed | $ | $ | $ |
| **Other**  | **DUE DATE** | **DATE PAID** | **AMOUNT DUE** | **AMOUNT PAID** | **AMOUNT OWED** |
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|  | TBD | TBD | $ | $ | $ |
|  | TBD | TBD | $ | $ | $ |
|  | TBD | TBD | $ | $ | $ |
| **Misc.** | **DUE DATE** | **DATE PAID** | **AMOUNT DUE** | **AMOUNT PAID** | **AMOUNT OWED** |
| Charity  | TBD | TBD | $ | $ | $ |
| Business Expenses | TBD | TBD | $ | $ | $ |
| Overdraft Penalty Fees | TBD | TBD | $ | $ | $ |
|  | **REMAINING COST FOR MAY:** |

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| **SUM TOTALS:** | EST COST: | $ | ACTUAL COST: | $ | $ |

**MAY**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **MONTHLY FINANCIAL OBLIGATIONS** | **DUE DATE** | **DATE PAID** | **AMOUNT DUE** | **AMOUNT PAID** | **AMOUNT OWED** |
| **Fixed Expenses** | **-------------** | **-------------** | **-------------** | **-------------** | **-------------** |
| Rent/Mortgage | TBD | TBD | $ | $ | $ |
| Property Taxes/HOA Fees | TBD | TBD | $ | $ | $ |
| Utility Bill (Gas/Electric) | TBD | TBD | $ | $ | $ |
| Utility Bill (Water) | TBD | TBD | $ | $ | $ |
| Utility Bill (Sewage/Trash) | TBD | TBD | $ | $ | $ |
| Cable/Streaming Service | TBD | TBD | $ | $ | $ |
| Music Services | TBD | TBD | $ | $ | $ |
| Wi-Fi | TBD | TBD | $ | $ | $ |
| Phone bill | TBD | TBD | $ | $ | $ |
| Car Payment | TBD | TBD | $ | $ | $ |
| Car/Renters Insurance  | TBD | TBD | $ | $ | $ |
| Health/Life Insurance | TBD | TBD | $ | $ | $ |
| Child care  | TBD | TBD | $ | $ | $ |
| **Conditional Expenses** | **DUE DATE** | **DATE PAID** | **AMOUNT DUE** | **AMOUNT PAID** | **AMOUNT OWED** |
| Transponder/ Toll Fees | TBD | As needed | $ | $ | $ |
| Groceries | TBD | As needed | $ | $ | $ |
| Fuel | TBD | As needed | $ | $ | $ |
| Household Items | TBD | As needed | $ | $ | $ |
| Personal Care Items | TBD | As needed | $ | $ | $ |
| Wardrobe | TBD | As needed | $ | $ | $ |
| Personal Care Services | TBD | As needed | $ | $ | $ |
| Entertainment | TBD | As needed | $ | $ | $ |
| Credit Card  | TBD | As needed | $ | $ | $ |
| Tithes/Offerings | TBD | As needed | $ | $ | $ |
| Car Wash/Detail | TBD | As needed | $ | $ | $ |
| **Other**  | **DUE DATE** | **DATE PAID** | **AMOUNT DUE** | **AMOUNT PAID** | **AMOUNT OWED** |
|  | TBD | TBD | $ | $ | $ |
|  | TBD | TBD | $ | $ | $ |
|  | TBD | TBD | $ | $ | $ |
|  | TBD | TBD | $ | $ | $ |
| **Misc.** | **DUE DATE** | **DATE PAID** | **AMOUNT DUE** | **AMOUNT PAID** | **AMOUNT OWED** |
| Charity  | TBD | TBD | $ | $ | $ |
| Business Expenses | TBD | TBD | $ | $ | $ |
| Overdraft Penalty Fees | TBD | TBD | $ | $ | $ |
|  | **REMAINING COST FOR JUNE:** |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **SUM TOTALS:** | EST COST: | $ | ACTUAL COST: | $ | $ |

**JUNE**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **MONTHLY FINANCIAL OBLIGATIONS** | **DUE DATE** | **DATE PAID** | **AMOUNT DUE** | **AMOUNT PAID** | **AMOUNT OWED** |
| **Fixed Expenses** | **-------------** | **-------------** | **-------------** | **-------------** | **-------------** |
| Rent/Mortgage | TBD | TBD | $ | $ | $ |
| Property Taxes/HOA Fees | TBD | TBD | $ | $ | $ |
| Utility Bill (Gas/Electric) | TBD | TBD | $ | $ | $ |
| Utility Bill (Water) | TBD | TBD | $ | $ | $ |
| Utility Bill (Sewage/Trash) | TBD | TBD | $ | $ | $ |
| Cable/Streaming Service | TBD | TBD | $ | $ | $ |
| Music Services | TBD | TBD | $ | $ | $ |
| Wi-Fi | TBD | TBD | $ | $ | $ |
| Phone bill | TBD | TBD | $ | $ | $ |
| Car Payment | TBD | TBD | $ | $ | $ |
| Car/Renters Insurance  | TBD | TBD | $ | $ | $ |
| Health/Life Insurance | TBD | TBD | $ | $ | $ |
| Child care  | TBD | TBD | $ | $ | $ |
| **Conditional Expenses** | **DUE DATE** | **DATE PAID** | **AMOUNT DUE** | **AMOUNT PAID** | **AMOUNT OWED** |
| Transponder/ Toll Fees | TBD | As needed | $ | $ | $ |
| Groceries | TBD | As needed | $ | $ | $ |
| Fuel | TBD | As needed | $ | $ | $ |
| Household Items | TBD | As needed | $ | $ | $ |
| Personal Care Items | TBD | As needed | $ | $ | $ |
| Wardrobe | TBD | As needed | $ | $ | $ |
| Personal Care Services | TBD | As needed | $ | $ | $ |
| Entertainment | TBD | As needed | $ | $ | $ |
| Credit Card  | TBD | As needed | $ | $ | $ |
| Tithes/Offerings | TBD | As needed | $ | $ | $ |
| Car Wash/Detail | TBD | As needed | $ | $ | $ |
| **Other**  | **DUE DATE** | **DATE PAID** | **AMOUNT DUE** | **AMOUNT PAID** | **AMOUNT OWED** |
|  | TBD | TBD | $ | $ | $ |
|  | TBD | TBD | $ | $ | $ |
|  | TBD | TBD | $ | $ | $ |
|  | TBD | TBD | $ | $ | $ |
| **Misc.** | **DUE DATE** | **DATE PAID** | **AMOUNT DUE** | **AMOUNT PAID** | **AMOUNT OWED** |
| Charity  | TBD | TBD | $ | $ | $ |
| Business Expenses | TBD | TBD | $ | $ | $ |
| Overdraft Penalty Fees | TBD | TBD | $ | $ | $ |
|  | **REMAINING COST FOR JULY:** |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **SUM TOTALS:** | EST COST: | $ | ACTUAL COST: | $ | $ |

**JULY**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **MONTHLY FINANCIAL OBLIGATIONS** | **DUE DATE** | **DATE PAID** | **AMOUNT DUE** | **AMOUNT PAID** | **AMOUNT OWED** |
| **Fixed Expenses** | **-------------** | **-------------** | **-------------** | **-------------** | **-------------** |
| Rent/Mortgage | TBD | TBD | $ | $ | $ |
| Property Taxes/HOA Fees | TBD | TBD | $ | $ | $ |
| Utility Bill (Gas/Electric) | TBD | TBD | $ | $ | $ |
| Utility Bill (Water) | TBD | TBD | $ | $ | $ |
| Utility Bill (Sewage/Trash) | TBD | TBD | $ | $ | $ |
| Cable/Streaming Service | TBD | TBD | $ | $ | $ |
| Music Services | TBD | TBD | $ | $ | $ |
| Wi-Fi | TBD | TBD | $ | $ | $ |
| Phone bill | TBD | TBD | $ | $ | $ |
| Car Payment | TBD | TBD | $ | $ | $ |
| Car/Renters Insurance  | TBD | TBD | $ | $ | $ |
| Health/Life Insurance | TBD | TBD | $ | $ | $ |
| Child care  | TBD | TBD | $ | $ | $ |
| **Conditional Expenses** | **DUE DATE** | **DATE PAID** | **AMOUNT DUE** | **AMOUNT PAID** | **AMOUNT OWED** |
| Transponder/ Toll Fees | TBD | As needed | $ | $ | $ |
| Groceries | TBD | As needed | $ | $ | $ |
| Fuel | TBD | As needed | $ | $ | $ |
| Household Items | TBD | As needed | $ | $ | $ |
| Personal Care Items | TBD | As needed | $ | $ | $ |
| Wardrobe | TBD | As needed | $ | $ | $ |
| Personal Care Services | TBD | As needed | $ | $ | $ |
| Entertainment | TBD | As needed | $ | $ | $ |
| Credit Card  | TBD | As needed | $ | $ | $ |
| Tithes/Offerings | TBD | As needed | $ | $ | $ |
| Car Wash/Detail | TBD | As needed | $ | $ | $ |
| **Other**  | **DUE DATE** | **DATE PAID** | **AMOUNT DUE** | **AMOUNT PAID** | **AMOUNT OWED** |
|  | TBD | As needed | $ | $ | $ |
|  | TBD | As needed | $ | $ | $ |
|  | TBD | As needed | $ | $ | $ |
|  | TBD | As needed | $ | $ | $ |
| **Misc.** | **DUE DATE** | **DATE PAID** | **AMOUNT DUE** | **AMOUNT PAID** | **AMOUNT OWED** |
| Charity  | TBD | As needed | $ | $ | $ |
| Business Expenses | TBD | As needed | $ | $ | $ |
| Overdraft Penalty Fees | TBD | As needed | $ | $ | $ |
|  | **REMAINING COST FOR AUGUST:** |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **SUM TOTALS:** | EST COST: | $ | ACTUAL COST: | $ | $ |

**AUGUST**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **MONTHLY FINANCIAL OBLIGATIONS** | **DUE DATE** | **DATE PAID** | **AMOUNT DUE** | **AMOUNT PAID** | **AMOUNT OWED** |
| **Fixed Expenses** | **-------------** | **-------------** | **-------------** | **-------------** | **-------------** |
| Rent/Mortgage | TBD | TBD | $ | $ | $ |
| Property Taxes/HOA Fees | TBD | TBD | $ | $ | $ |
| Utility Bill (Gas/Electric) | TBD | TBD | $ | $ | $ |
| Utility Bill (Water) | TBD | TBD | $ | $ | $ |
| Utility Bill (Sewage/Trash) | TBD | TBD | $ | $ | $ |
| Cable/Streaming Service | TBD | TBD | $$ | $ | $ |
| Music Services | TBD | TBD | $ | $ | $ |
| Wi-Fi | TBD | TBD | $ | $ | $ |
| Phone bill | TBD | TBD | $ | $ | $ |
| Car Payment | TBD | TBD | $ | $ | $ |
| Car/Renters Insurance  | TBD | TBD | $ | $ | $ |
| Health/Life Insurance | TBD | TBD | $ | $ | $ |
| Child care  | TBD | TBD | $ | $ | $ |
| **Conditional Expenses** | **DUE DATE** | **DATE PAID** | **AMOUNT DUE** | **AMOUNT PAID** | **AMOUNT OWED** |
| Transponder/ Toll Fees | TBD | As needed | $ | $ | $ |
| Groceries | TBD | As needed | $ | $ | $ |
| Fuel | TBD | As needed | $ | $ | $ |
| Household Items | TBD | As needed | $ | $ | $ |
| Personal Care Items | TBD | As needed | $ | $ | $ |
| Wardrobe | TBD | As needed | $ | $ | $ |
| Personal Care Services | TBD | As needed | $ | $ | $ |
| Entertainment | TBD | As needed | $ | $ | $ |
| Credit Card  | TBD | As needed | $ | $ | $ |
| Tithes/Offerings | TBD | As needed | $ | $ | $ |
| Car Wash/Detail | TBD | As needed | $ | $ | $ |
| **Other**  | **DUE DATE** | **DATE PAID** | **AMOUNT DUE** | **AMOUNT PAID** | **AMOUNT OWED** |
|  | TBD | As needed | $ | $ | $ |
|  | TBD | As needed | $ | $ | $ |
|  | TBD | As needed | $ | $ | $ |
|  | TBD | As needed | $ | $ | $ |
| **Misc.** | **DUE DATE** | **DATE PAID** | **AMOUNT DUE** | **AMOUNT PAID** | **AMOUNT OWED** |
| Charity  | TBD | TBD | $ | $ | $ |
| Business Expenses | TBD | TBD | $ | $ | $ |
| Overdraft Penalty Fees | TBD | TBD | $ | $ | $ |
|  | **REMAINING COST FOR SEPTEMBER:** |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **SUM TOTALS:** | EST COST: | $ | ACTUAL COST: | $ | $ |

Notes: