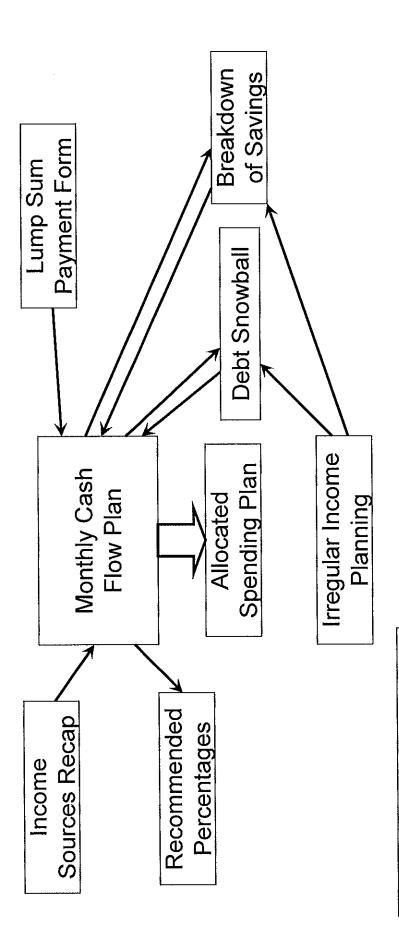
# Financial Planning and Budgeting Forms Overview



# Other Forms

Quick Start Budget
Major Components
Consumer Equity Sheet
Credit Card History
Insurance Coverage
Pro-rata Debt List



UNIVERSITY



### Scenario 1:

Bob and Suzy are just starting Financial Peace University
They have \$800 in their emergency fund (Baby Step 1)
Bob's take home pay is \$2,600 and is paid monthly
Suzy's take home pay is \$1,300 and is paid monthly
Both Bob and Suzy are salaried with no overtime, bonus or incentives

### Forms used in this scenario:

Income Sources Recap Lump Sum Payment Form Monthly Cash Flow Plan Recommended Percentages Debt Snowball Breakdown of Savings

# Income Sources Recap

Jot down your streams of income, even if it's just a trickle right now.

### Money's fun. If you've got some.

You've got money coming in from somewhere, right? Then write it down. This form documents every single income source you've got. There's no such thing as "found money." It all counts, and it all goes on the budget!

	Enter the amount of each income item here	Enter the date or fay period it will arrive
EMPLOYMENT	AMOUNT	ARRIVAL DATE
Paycheck 1 Bob	#Z600	Ist
Paycheck 2 Suzy	1,300	157
Commissions	· · · · · · · · · · · · · · · · · · ·	- 100 Marie
Bonus		
Self-Employment		·
Tax Refund		
Other		
INVESTMENTS/RETIREMEN		
Interest Income		
Dividend Income		
Rental Income		· · · · · · · · · · · · · · · · · · ·
Trust Fund		
Social Security		
Pension		
Annuity		
Other		
OTHER		
Disability Income		·
Alimony		
Child Support		
TANF		
Cash Gifts		
Unemployment		
Other		
Adā v total	of enter \$3,900	

# **Lump Sum Payment Form**

Hey, let's face it. We all take our lumps sometimes. It's life! But we can still be ready!

### Plan for the big once- or twice-a-year payments.

This is the form for the payments you make on a non-monthly basis, like insurance premiums and taxes. They can be budget busters if you don't plan for them every month.

when this item comes due, how much will you need to cover it?		Use the formula below to find how much to budget	This amount goes into your monthly budget for	
ITEM NEEDED	AMOUNT NEEDED	÷ months =	BUDGETED	
Real Estate Taxes	600	6	100	
Homeowner's Insurance	600	12	50	
Home Repairs	600	12	50	
Replace Furniture				
Medical Bills				
Health Insurance				
Life Insurance	150	3	50	
Disability Insurance				
Car Insurance	600	6	100	
Car Repair/Tags				
Replace Car	3,000	60	50	
Clothing				
Tuition				
Bank Note				
IRS (Self-Employed)				
Vacation	900	12	75	
Gifts (Including Christmas)		· · · · · · · · · · · · · · · · · · ·		
Other Identity Theft	156	12		
Other				
Other				
1				

# Monthly Cash Flow Plan Cash flows in and out each month. Make sure you tell it where to go!

	Add up budgeted column ig enter here
<b>♥</b> CHARITY	Spent & Budgeted
Tithes	80
Charity & Offerings	
	*10-15% 80 *
2	
<b>☆</b> SAVING	Spent   Budgeted
Emergency Fund	
Retirement Fund	134
College Fund	
	10-15% 134
<b>♠</b> HOUSING	Spent   Budgeted
First Mortgage/Rent	900
Second Mortgage	
Real Estate Taxes	
Repairs/Maint.	50
Association Dues	
	1050
<b>☆</b> 。UTILITIES	Spent   Budgeted
Electricity	_125_
Gas	
Water	50_
Trash	10
Phone/Mobile	100
Internet	50
Cable	
	15-10% 410

Monthly Take-Home Pay						
- These icons represent	good options f	or cash env	elopes	0.70		
<b>♥</b> FOOD		Spent (	Budgeted			
¶	And the second s		250	Steamen /		
			80	Service Service		
Restaurants	· · · · · · · · · · · · · · · · · · ·		00	Section of the second		
		*5-15%	330	Service and Particular Services		
<b>1</b> CLOTHING	A service of the serv	Spent (	Budgeted			
		spem J		2		
Adults			75			
Children			25			
	ındry		50			
		*2-7%	150			
₩ TRANSPOR	TATION	Spent	Budgeted			
Gas & Oil			300			
Repairs & Tire	ခုင		30			
License & Tax		•	18			
Car Replacer			50			
Other		-				
				\ \		
		*10-15%	398	 ==		
₩ MEDICAL/H	HEALTH	Spent	Budgeted			
Medications			5_			
Doctor Bills			25			
Dentist			15			
Optometrist						
Vitamins						
Other						
Optometrist Vitamins Other			,,			
		*5-10%	145	1		
		IDave's Decor	nmended Percentad	.) 		

<b>▼</b> INSURANCE	Spent   Budgeted
l if a language and	50
Life Insurance	200
Health Insurance	
Homeowner/Renter	50
Auto Insurance	/00
Disability Insurance	20
Identity Theft	13
Long-Term Care	
	(*10-25% 43.3)
<b>♣</b> PERSONAL	Spent   Budgeted
⇔ Child Care/Sitter	40
	30
	20
Education/Tuition	
Books/Supplies	
Child Support	\$ and
Alimony	
Subscriptions	
Organization Dues	
Gifts (inc. Christmas)	
Replace Furniture	
Ø Pocket Money (His)	50
Ø Pocket Money (Hers)	50
Baby Supplies	
Pet Supplies	
Music/Technology	
Miscellaneous	
Other	
Other	·
Ad .	(*5-10% (90)

<b>☆</b> RECREATION	Spent /	Budgeted
		120
Vacation		75
	*5-10%	195
<b>A</b> DEBTS	Spent (	Budgeted
Car Payment 1		230
Car Payment 2		
Credit Card 1 Vis A		75_
Credit Card 2 Discouer		60
Credit Card 3		
Credit Card 4		
Credit Card 5		
Student Loan 1		
Student Loan 2		
Student Loan 3		
Student Loan 4		
Other Dept Store 1		50
Other Dept Store 2		40
Other Dept Store 3		30
Other		
Other		
Your goal is or	<b>≯</b> [*5-10%	(485)
Once you have completed fill subtract all category totals from		
use the "income sources" form if necessary	* 3°	100
Add up totals	× ' '	Q
from each category		900
Remember— The goal of a zero-based budget is to get this number to zero	N .	Ø

# Recommended Percentages

You nerds will love this one! Calculate how you compare to these suggestions.

### How much of your money should go where?

We've got some recommendations based on experience and research. If you find that you spend much more in one category than we recommend, consider adjusting your lifestyle in that area in order to enjoy more freedom and flexibility across the board. These are only suggestions though. For example, if you have a higher income, your percentage for things like food will be lower.

Use this formula to get your target percentages

Total monthly

Recommended Percentage Use this formula to get your actual percentages

Budgeted . Total monthly X 100 Amount . Income

ITEM	RECOMMENDED %	TARGET	ACTUAL /
Charitable Gifts	10-15%	390/10%	80 / 270
Saving	10-15%	390/10%	134 / 3%
Housing	25-35%	975 / 25%	1,050 / 27%
Utilities	5-10%	195/5%	410 / 11%
Food	5-15%	195/5%	330 / 8%
Transportation	10-15%	390/10%	398 / 10%
Clothing	2-7%	195/5%	150/470
Medical/Health	5-10%	195/570	45/170
Insurance	10-25%	390/10%	433/1176
Personal	5-10%	195 5%	190/5%
Recreation	5-10%	195/5%	195/ 5%
Debts	5-10%	195/5%	485/1370

# **Debt Snowball**

Cold for build edition and start attacked a coord with

List your debts smallest to largest by balance

Once a debt is paid off, add the next minimum payment to your current amount. This becomes the new payment.

	00110.	in amount. This becomes the in	\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \
DEBTS	TOTAL PAYOFF	MIN. PAYMENT	NEW PAYMENT
	90	30	1 30
Dept Store 3			
Dept Store Z	160	40	= 70 Harrison
Dept Store 1	300	50	120
Discover	1200	60	180
VISA	1500	75	255
CAR	5000	230	485
			Principal Art Strong
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			and the second s
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			·
	·		
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and a court of the	:	:	
44			
	:		

# Breakdown of Savings

This form will save you some headaches down the road. Plan ahead here.

### These items are also called sinking funds. These are the safety nets in your plan.

After fully funding your emergency fund, start saving for other items, like furniture, cars, home maintenance or a vacation. This sheet will remind you that every dollar in your savings account is already committed to something.

Amount y each sin		Your target balance for each sinking fund		
ITEMS	Month 1	BALANC	E Monk 3	TARGET
Emergency Fund (1) \$1,000	800	1,000	1,000	1,000
Emergency Fund (2) 3-6 Months	,			· .
Retirement Fund				
College Fund				
Real Estate Taxes	100	200	300	600
Homeowner's Insurance	50	100	150	600
Repairs/Maintenance Fee	50	100	150	600
Replace Furniture				, and the second
Car Insurance	100	200	300	600
Car Replacement	50	100	150	3,000
Disability Insurance				,
Health Insurance				
Doctor				
Dentist				e i de la compania del compania de la compania de la compania del compania de la compania del la compania del la compania de la compania de la compania del la compania de la compania del la compania de
Optometrist				
Life Insurance	50	100	150	150
School Tuition/Supplies	-4-11-m44-1			
Gifts (Including Christmas)				
Vacation	75	150	225	900
Computer Replacement				
Tires				
Baby				
Other Identity theft	13	26	39	156
Other Identity Theft Savings Account Balance	1,288	1,976	2464	
	Total grand and the state of th	<u></u>	e de la colonidad de la coloni	

Sign in to IPU Central at daverams sycom to download this form and explore our other online budgeting tools!



### Scenario 2:

Bob and Suzy are just starting Financial Peace University
They have \$800 in their emergency fund (Baby Step 1)
Bob's take home pay is \$2,600 per month and is paid on the 1<sup>st</sup> and 15<sup>th</sup> of each month
Suzy has take home pay of \$1,300 per month and is paid monthly
Both Bob and Suzy are salaried with no overtime, bonus or incentives

### Forms used in this scenario:

Income Sources Recap (Revised from scenario 1) Allocated Spending Plan

### Income Sources Recap

Jot down your streams of income, even if it's just a trickle right now.

### Money's fun. If you've got some.

You've got money coming in from somewhere, right? Then write it down. This form documents every single income source you've got. There's no such thing as "found money." It all counts, and it all goes on the budget!

	Enter the amount of each income item here	Enter the date or pay period it will arrive
EMPLOYMENT	AMOUNT	ARRIVAL DATE
Paycheck 1 Bob	1,300	1/50
Paycheck 2 Bob	1,300	15TH
Commissions		
Bonus		
Self-Employment		-
Tax Refund	ganganinan menangan kanangan kanan salah sal	
Other Suzy Paycheck	1,300	lst
INVESTMENTS/RETIREMENT		
Interest Income		
Dividend Income	and the second s	
Rental Income	as communicated as a second of the second of	
Trust Fund		
Social Security		
Pension		
Annuity		
Other		
OTHER		
Disability Income		
Alimony		
Child Support		
TANF		
Cash Gifts		·
Unemployment	·	
Other	•	
Add up i enter total Income	3,900	enne linna en establisse en

# Allocated Spending Plan Don't let this one scare you. Managing your money week to week happens here!

Pay Period Dates	İst	14r4)	15TH	31sr)		<u>o</u> ) ;		
Pay Period Income	2,60	o * )	(	300 **				
	Income — Tithes		•					
		_ ig to budget this pay pe	riod		Section and the section of the secti			
<b>♥</b> CHARITY		Remaining		Remaining	Budgeted	Remaining	Budgeted	Remaining
Tithes	40	2560	40	1260				
Charity & Offerings		<b>&gt;</b>						Telegraphic and the second
"Remaining" minus	"Budgeted."	Back & forth.						The second secon
SAVING	Budgeted	Remaining }	Budgeted	Remaining	Budgeted	Remaining	Budgeted	Remaining
								The state of the s
Emergency Fund Retirement Fund	67	2493	67	1193				1
College Fund		217.5	<u> </u>					
Conegerand		· · · · · · · · · · · · · · · · · · ·						
<b>★</b> HOUSING	Budgeted	Remaining	Budgeted	Remaining	Budgeted	Remaining	Budgeted	Remaining
	0			<u> </u>	·	<u> </u>		
First Mortgage/Rent	900	1593						L
Second Mortgage			10-	1002				l
Real Estate Taxes			100	1093	<u></u>	·		<u> </u>
Repairs/Maint.		· · · · · · · · · · · · · · · · · · ·		17013				i
Association Dues Other								***************************************
Ottlei								\$
₩. UTILITIES	Budgeted	Remaining	Budgeted	Remaining	Budgeted	) Remaining		Remaining
	177Kige eeste			1	9	1		
Electricity			125	918	<del>-</del>	·		
Gas					· · <u> </u>		<del></del>	
Water	50	1543			: <del></del>			1
Trash	10	1533	,	1	·			i
Phone/Mobile	100	1433		<u> </u>		-		1
Internet	50					<u> </u>		
Cable	_15	1308						L
Other		<u>L</u> ,	:	_ \		_		ŧ

\* = 1/2 of Bob's 2600 phis Suzy's 1300

\* To of Bob's 2600 phis Suzy's 1300

sign in to 1 bo central at day ramses com to download this form and explore our other online hudgeting tools!

Pay Period Dates	[ Isr ]	0 14 <sub>14</sub> )	15n+	31sT)	[		16	)
when "Remaining" equals zero, you're done budgeting for this pay period.								
♥ FOOD	Budgeted	Remaining	Budgeted	Remaining	Budgeted	Kemaining	Budgeted	Remaining 5
	125 40	1183	125 40	1993 1753				
* CLOTHING	Budgeted	Remaining	Budgeted	Remaining 9	Budgeted	Remaining	Budgeted	Remaining
<ul><li></li></ul>	40 15 25	1103 1088 1063	35 10 25	718 708 683				
* TRANSPORTATION	Budgeted	Remaining	Budgeted	Remaining	Budgeted	Remaining	Budgeted	Remaining
Gas and Oil Repairs and Tires License and Taxes Car Replacement Other	150 30 18	883	150 	533 483				
Other		ļ		<u>;</u>				<u></u>
<b>™ MEDICAL/HEALTH</b>	Budgeted	Remaining	Budgeted	Remaining	Budgeted	Remaining	Budgeted	Remaining
Medications Doctor Bills Dentist Optometrist Vitamins			5 25 15	478 453 438				
OtherOther								

# Allocated Spending Plan

Don't let this one scare you. Managing your money week to week happens here!

Pay Period Dates	157	14TH)	15TH	31sr				
				ا منت مراجع مراسف می درست بسیاس می				
INSURANCE I	Budgeted	Remaining	Budgeted	Remaining	Budgeted	Remaining [	Budgeted	Remaining
			· · ·	50	.,	in 2		
Life Insurance	50	815				<u> </u>		l
Health Insurance	100	715	100	338				
Homeowner/Renter	50	665		i ;				
Auto Insurance	100	565		<u></u>		. :		
Disability Insurance	20	545		<u> </u>				Ì
Identity Theft		i		325		İ		
Long-Term Care		<u> </u>	. The the self-field factoring extending and	L				<u></u>
A PERSONAL	Budgeted	Remaining	Budgeted	Remaining	Budgeted	Remaining	Budgeted	Remaining
	<b>7</b> -		- <b>7</b>					f
	20_	525	20	305		· · · · · · · · · · · · · · · · · · ·		!
	15	510	_15_	290		· · · · · · · · · · · · · · · · · · ·		
	20	490		<u> </u>				
Education/Tuition			, po 4					1
Books/Supplies							,	
Child Support		L		l		1		1
Allmony		i		· · · · · · · · · · · · · · · · · · ·		· · · · · · · · · · · · · · · · · · ·		
Subscriptions		Samuel Control of Cont	-			:		
Org. Dues							And the first terminal and the second of the	
Gifts (inc. Christmas)		L				! 		<u></u>
Replace Furniture		<u>:</u>		. <u>i</u>		:	,	
	25	465	25	265				
Pocket Money (Hers	25	440	_25	240		· · · · · · · · ·		
Baby Supplies						<u></u> .	· · · · · · · · · · · · · · · · · · ·	
Pet Supplies								Manuscript Co.
Music/Technology			· :	. [				È
Miscellaneous						l		*
Other						<u> </u>		<u> </u>
Other			: :					S van
		_	:	·		;		

Pay Period Dates	150	14 <sub>TH</sub> )	1574	31sr)			ì	0
		: 					and the state of t	
考 RECREATION	Budgeted	   Remaining	Budgeted	Remaining	Budgeted	Remaining 🗒	Budgeted	Remaining
The complete the second of the			_					
	60	1380	_60	180		;		<u></u>
Vacation	_75_	305						
	The said of the sa							
& DEBTS	Budgeted	Remaining	Budgeted	Remaining	Budgeted	Remaining E	Budgeted	Remaining
Car Payment 1	230	75				:		
Car Payment 2		·						
Credit Card 1 VisA	75	6						
Credit Card 2 Distove			60	120				į
Credit Card 3						<u> </u>		: : :
Credit Card 4				:		:	<del></del>	1
Credit Card 5				. :				<u></u>
Student Loan 1	,	:				: : :		
Student Loan 2							Acres 1975 - 1975 - 1975 - 1975 - 1975 - 1975 - 1975 - 1975 - 1975 - 1975 - 1975 - 1975 - 1975 - 1975 - 1975 -	
Student Loan 3								
Student Loan 4		ĺ		· · · · · · · · · · · · · · · · · · ·				L
Other Dept Store 1		Ĺ:	50	70		<u>:</u>		<u> </u>
Other Dept Store 2		Ì	40	30				<u></u>
Other Jost Store 3			30	Ø				
Other		L		:		· :	to orthography a transfer	
Other						<u> </u>		
Other			80 P 10 P					
Other				1		<u> </u>		
Other		<u></u>				<u> </u>		
Other			·			i		<u> </u>
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Other	,	<u> </u>	,	<u> </u>		<u> </u>		<u> </u>
Other			:	. <u> </u>	!	!		
Other		<u></u>				: 		



### Scenario 3:

Bob and Suzy are just starting Financial Peace University
They have \$800 in their emergency fund (Baby Step 1)
Bob's take home pay is \$2,600 per month and is paid on the 1<sup>st</sup> and 15<sup>th</sup> of each month
Bob is eligible for a \$200 (net of taxes) bonus from his employer
Suzy has take home pay of \$1,300 per month and is paid monthly
Suzy is salaried with no overtime, bonus or incentives
Bob and Suzy sell \$200 of collectible coins received as an inheritance

### Forms used in this scenario:

Irregular Income Planning

# Irregular Income Planning If you have an irregular income, this form just became your best friend!

	Any additional irregular income goes here					
	Additional Irregular	Income 400				
List, in priority order, anything that didn't make it in your monthly cash flow plan		budgeted item to the running total				
ITEMS	BUDGETED	RUNNING TOTAL				
	man de la comitación de la completa de la completa de la completa de la completa de la completa de la completa	**				
Emergency Fund (\$1000)	200	200				
Dept Store 3	60	<del>z</del> 260				
Dept Store Z	120	380				
Dept Store 1	250	630				
DISCOVER	1,140	1770				
VISA	1,425	3195				
Donation	200	3,395				
	200	3595				
Tires (Sinking Fund) Christmas (Sinking Fund)	400	3995				
CM15/Mas Company ( Mea )						
	,,					
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	· ·					
		· ·				
	·	· · · · · · · · · · · · · · · · · · ·				
	E					



# Other Forms: Quick Start Budget

Quick Start Budget
Major Components
Consumer Equity Sheet
Credit Card History
Insurance Coverage
Pro-rata Debt List

# Quick-Start Budget Taking control of your money starts here!

	Add up budgeted column  it enter here	These icons represent good options for cash envelopes					
<b>♥</b> CHARITY	Budgeted	<b>♥</b> FOOD	Budgeted				
Tithes	make de de la companya de la company	☐ Groceries					
<b>⇔</b> SAVING	Budgeted	<b>★</b> CLOTHING	Budgeted				
Emergency Fund							
Other	ii a digaalaa aa						
		The second secon					
↑ HOUSING	Budgeted	₩ TRANSPORTATION	Budgeted				
First Mortgage/Rent	-	Car Payment					
Second Mortgage	aproximation	Car Payment					
Real Estate Taxes		Gas & Oil					
Repairs/Maint.							
Homeowner/Renter I	lns.	Auto Insurance					
	( )	To see the second secon					
₩, UTILITIES	Budgeted -	A PERSONAL	Budgeted				
Electricity		Life Insurance					
Gas	· · · · · · · · · · · · · · · · ·	Health Insurance					
Water		Disability Insurance					
Trash	<u> </u>	🖄 Child Care/Sitter					
Phone/Mobile		🖾 Entertainment					
Internet		Other	· · · · · · · · · · · · · · · · · ·				
Cable		Other					
The state of the s							
$\frac{1}{2}$ , which is a superior of the property of the proper							

Add up totals —— from all categories

# **Major Components**

of a Healthy Financial Plan

### Your financial plan has a lot of moving parts.

So you have to know what you need to do and when you need to do it. This form shows you the essential things that absolutely must be part of any successful plan. Go line by line and note what action you need to take for each item, then put a deadline on it.

ITEM	ACTION NEEDED	ACTION DATE
Written Cash Flow Plan		
Will or Estate Plan		
Debt Reduction Plan		
Tax Reduction Plan		
Emergency Funding	· · · · · · · · · · · · · · · · · · ·	
Retirement Funding		
College Funding		
Charitable Giving	:	
Teach My Children		
Life Insurance		
Health Insurance		
Disability Insurance		
Auto Insurance		·
Homeowner's Insurance		
Renter's Insurance		
Long-Term Care Insurance		
Identity Theft Insurance		
Į		

# **Consumer Equity Sheet**

Here's where you can own up to what you have, and even what has you!

### Your net worth: what you own minus what you owe.

Use this form to list all of your assets and their value. Then subtract what, if anything, you owe on each one. When you total the columns, the "Total Equity" box at the bottom shows your net worth.

	How much each item is worth	How much You on each it	em v	subtract debt from value to get equity		
ITEMS		VALUE	DEBT		EQUITY	
Real Estate						
Real Estate						
Car				. 9		
Car				<del></del>		
Cash On Hand	***		1,100	W 1111 -		
Checking Account						
Savings Account			11 mm 1 m 1	na i i se se		
Money Market Account		,				
Mutual Funds	_					
Retirement Plan						
Cash Value (Insurance)	-					
Household Items	-					
Jewelry						
Antiques	_					
Boat	-		E sale of the same			
Unsecured Debt (Negativ	re) _					
Credit Card Debt (Negation	ve)					
Other						
Other					his is your net worth	
		) -		) = (	<u> </u>	

# **Credit Card History**

We all have our histories. It's okay! List yours here.

### Every lineup has the usual suspects.

And these usual suspects are thieves. Use this form to list every single credit card you have, including store cards. If you have no outstanding balance, close the account completely. If you still owe a balance, cut up the cards and pay them off using the Debt Snowball form!

		creditor's mailing add	creditor's mailing address and phone number		lto Confi unt the o	to confirmation number showing the account was closed		
CARD TYPE	NUMBER	ADDRESS	À	PHONE (	CLOSEI	O CONF. ₽		
Control and Contro			· ·		1,000	A-FIREMANA		
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<u>-</u> . <u></u>			:					
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# Insurance Coverage

We all need the right insurance! Get it and record it.

### Let's hear it for the unsung heroes of your financial plan.

Without proper insurance, certain losses will bankrupt you. Use this form to list all of your coverages, your plan numbers, and the contact information for your agents. Make sure your spouse or accountability partner knows where to find this form in case of emergency!

This form will help you keep track of all your insurance policies. Be sure to update any changes!

TYPE	COMPANY	PLANID#	COVERAGE	AGENT/PHONE	PREMIUM
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ro Rata Debt List  e best way to beat debt is with a calculated formula! Gol  Household Income  Necessity Expense —			oon <sup>)</sup> t include consum debt payments /	ec.	Add up the total debt column is enter total here	
			Total Min.	Fotal Debt		
Disposable inc	ome =		use the formula be to find your new pay	low ment	Add up all your minimum payments ! enter here	
ITEM	PAYOFF ÷	TOTAL DEBT	= PERCENT X	DISP, INC.	= NEW PMT.	
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