Strengthening Families Program by Dr. Karol Kumpfer

# Budgeting and Tracking

## HOUSEHOLD

A budget is a planning tool to help you decide in advance how to spend your money. Budgets can help you stretch your money further, save for the things you really want, and give you peace of mind.

1. In the family box below, write down "Fixed" expenses that don't vary much in the box on the left.
2. You have a little more control over the "Variable" category. Each time you spend, write amounts, and subtract from the amount you have left in that category. When you reach zero in a category, stop spending.

| Total Monthly Income: | Extra Income This Month: | TOTAL: |
|---|---|---|

| Fixed Bills | | |
|---|---|---|
| X | ←Mark X when paid | Amount |
| | Housing | |
| | Home/Rent Insurance | |
| | Auto Insurance | |
| | Electricity | |
| | Heating | |
| | Water | |
| | Trash/Recycle | |
| | Phones | |
| | Wifi/Internet | |
| | Medical Insurance | |
| | Education | |
| | Charities | |
| | Savings | |
| | Other | |
| | Other | |
| | TOTALS | |

| Variable Bills | | | | | |
|---|---|---|---|---|---|
| Food & Snacks | Gas & Repairs | Gifts & Fun | Clothes/ Personal | Cleaning Products | Other |
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