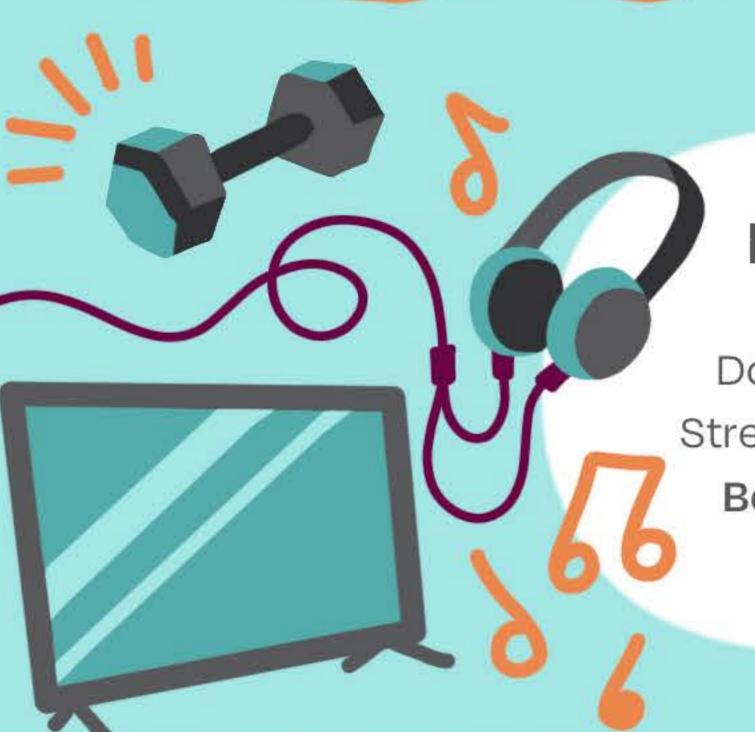
# A Guide to Budgeting



#### **Know your Expenses**

Do you spend money on Spotify? Streaming sites? Gym membership? Be sure to factor these into your monthly budget!

#### Make a Budget

Try the 50-30-20 budgeting rule; 50% of your income goes towards essential expenses, 30% to "fun" spending, and 20% to your savings.

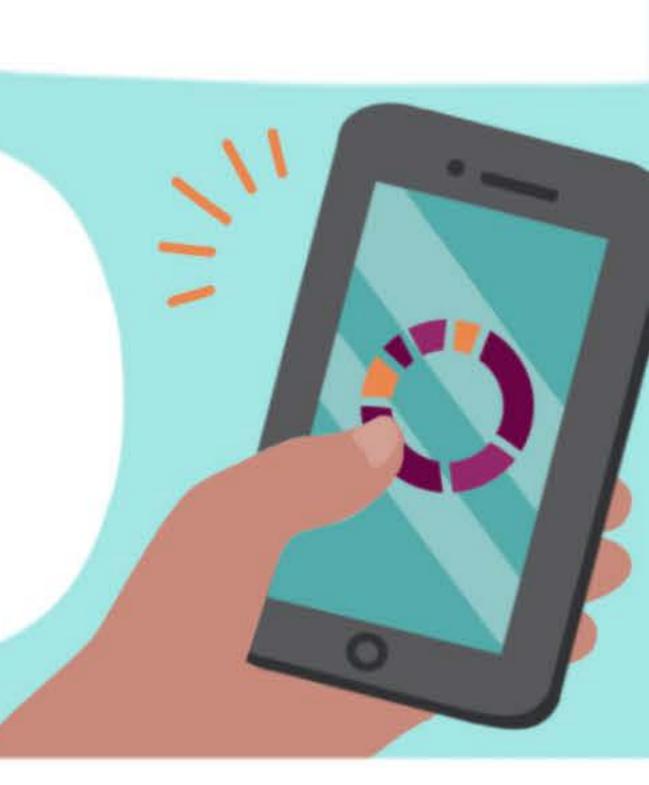


#### Stick to your Budget

Subtract regular and essential expenses from your total income, then divide leftover funds between savings and "fun" spending.

#### **Budgeting Tools**

Create a budget, track spending, and visualize your **financial goals** for **free** with Forrit's Money Management tool in online and mobile banking.













## Monthly Budgeting Sheet

#### INCOME

Main Source

Other Sources

Due Date	Paid?	Which Bill	Spent
			\$
			\$
			\$
			\$
			\$
		TOTAL	\$

#### SAVINGS

Starting Balance

Ending Balance

#### DEBT

Starting Debt

Ending Debt

#### FINANCIAL GOALS

Saving For What?

By When?

Monthly Goal

**Total Needed** 

**Actually Saved** 

Money Left Until Goal

\$

Saving For What?

By When?

Monthly Goal

**Total Needed** 

**Actually Saved** 

Money Left Until Goal

\$

### **ENDING BALANCE THIS MONTH**

(Income minus bills and any money paid to savings and debt)













