 Name _____ Date _____

Family budget worksheet

For the family: list what comes in and what goes out each month. Pay essentials first, then savings, then flexible spending.



	Planned	Actual	Difference
Money in			
Paycheck 1			
Paycheck 2			
Other income			
Total: money in			
Essentials			
Housing (rent or mortgage)			
Utilities and internet			
Groceries			
Transportation			
Insurance			
Child care and school			
Health costs			
Debt payments			
Total: essentials			
Flexible			
Eating out			
Entertainment			
Clothing			
Gifts and holidays			
Other			
Total: flexible			
Savings			
Emergency fund			
Other goals			
Total: savings			
Money in minus money out			

 Name _____ Date _____

Emergency fund tracker



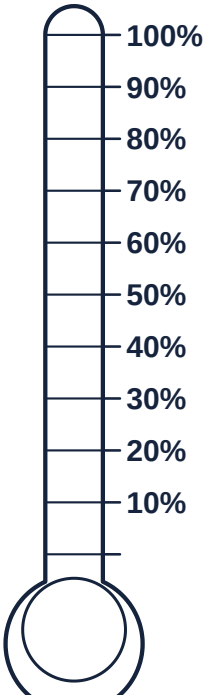
An emergency fund is money set aside only for surprises, like a car repair or a lost paycheck. Start small and add a little every payday.

Step 1: our essential costs for one month (from page 1) _____

Step 2: our first goal (for example $500 or $1,000) _____

Step 3: our full goal (essentials × 3 to 6 months) _____

Date	Added	Used for	Amount used	Balance



Color one part for each 10% you save

A common guide is 3 to 6 months of essential costs. Keep the fund somewhere safe and easy to reach, such as an insured savings account.

Source: Consumer Financial Protection Bureau, An essential guide to building an emergency fund (consumerfinance.gov).