



12 Month Budget Binder

AUGUST 1 2016

FRIDAY	SATURDAY	SUNDAY	NOTES
5	6	7	
12	13	14	
19	20	21	
26	27	28	

Get Your Finances Working For YOU!

write your story

January

JAN

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Notes:

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February

FEB

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Notes:

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March

MAR

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Notes:

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April

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May

MAY

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Notes:

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June

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Notes:

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July

JUL

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August

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Notes:

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September

SEP

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Notes:

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October

OCT

Notes:

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November

NOV

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Notes:

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December

DEC

Notes:

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Incoming Money Tracker

Month of: _____

Income Source 1: _____

Income Source 2: _____

date:	amount:	date:	amount:
date:	amount:	date:	amount:
date:	amount:	date:	amount:
date:	amount:	date:	amount:
date:	amount:	date:	amount:
total: _____		total: _____	

Extra Income: (Dividends, Stocks, Side Hustles, Etc)

source:	date:	amount:
source:	date:	amount:
source:	date:	amount:
source:	date:	amount:
source:	date:	amount:
total: _____		

TOTAL INCOME: _____

Notes:

Extra Monthly Expenses Tracker

Month of: _____

	Name:	Amount:
Entertainment:	_____	_____
	_____	_____
	_____	_____
Gifts:	_____	_____
	_____	_____
	_____	_____
Personal Care:	_____	_____
	_____	_____
	_____	_____
Other Expenses:	_____	_____
	_____	_____
	_____	_____
	_____	_____
	_____	_____
	_____	_____

Total Extra Expenses: _____

Budget: Month of _____

Monthly Expenses:

Mortgage/Rent: _____
Electric: _____
Water: _____
Health Insurance: _____
Car Insurance: _____
Dental Insurance: _____
() Insurance: _____
() Payment: _____
() Payment: _____
Cell Phone: _____
Groceries: _____
Loans: _____
(): _____
(): _____
(): _____

Deposits: (i/e: Retirement, College fund, Savings, etc)

(): _____
(): _____
(): _____

Extra Expenses: _____

Total Expenses: _____

Monthly Income:

Income 1: _____
Income 2: _____
Extra Income: _____

Total Income: _____

Ending Balance:

Goals For The Month:

The Best Budget Apps

Mint:

Mint is designed to help you create a budget AND track your money. With Mint, you can see exactly where your money is going. This will help you cut down on categories that too much of your money is going towards, for example eating out. Mint helps you to stick to your budget effortlessly.

YNAB (You Need A Budget):

YNAB is designed to make you live with the income you actually have instead of playing a guessing game. It does cost a small fee, but YNAB is so effective the average user pays off \$500 in debt within the first month. In addition, if you refer a friend and they subscribe to YNAB, you get a month free!

Wally:

Wally is designed to be a simple app to track your expenses. Wally gives you a complete view of your money; what comes in, what goes out, what you have saved, and what you have budgeted. This app's goal is to help you set and achieve financial goals. And it's 100% free.