



# 2018 Budget Workbook



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## Your Family's Goals

Everyone has dreams: What are yours ... your spouse's ... your children's dreams? One way to realize these dreams is to set goals and write them down. Use this space to write down your family's goals and ways you might achieve them. We've included a few to help.

### Goals:

Pay off credit cards and loans.

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Save for (item).

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Save for our trip to (place).

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Set up an emergency fund.

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### Ways to Achieve Goals:

Use this workbook to create a budget.

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Use our budget to save, don't use a credit card.

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Start an SFFCU savings account for our trip.

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Set up payroll deduction to save automatically.

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## Calculating Your Debt-to-Income Ratio

Use this guide to calculate your debt-to-income ratio. It's good to know how lenders determine if you'll be able to afford your monthly payments.

<b>Monthly Debt:</b>	
Mortgage or rent	\$
Minimum credit card payments	\$
Car loan payment	\$
Child support	\$
Alimony	\$
Other loan obligations	\$
Total monthly debt payments:	\$
<b>Monthly Income:</b>	
Gross salary	\$
Child support	\$
Alimony	\$
Other income (bonuses, overtime, etc.)	\$
Total monthly income:	\$
<b>Total debt divided by total income =</b>	%

**36% or less:** This is an ideal debt load to carry for most people. A percent in this range clearly shows you can control your spending in relationship to your income. Some lenders look at this ratio, in addition to reviewing credit history on your credit report, when evaluating if you are creditworthy. But keep in mind, this is a general guideline and does not guarantee approval.

## Build a Budget and Take Control of Your Finances

1. Talk with your family and commit to not take on any more debt — work together to eliminate your current debt.
2. Create a Master Budget on the following pages:
  - a. Complete all the categories with your household income and expenses, use last year's expenses as a guide.
  - b. Subtract all expenses from income to determine surplus or deficit.
  - c. Look for ways to decrease your expenses and/or increase your income to create a budget surplus ... be realistic with your expenses.
3. Use the Budget Workbook Calendar and Worksheets to track your daily and monthly expenses, doing your best to create a surplus each month.
4. Use your monthly surplus to save one month of expenses in an Emergency Fund at your State Farm Federal Credit Union (SFFCU). Once complete, move on to eliminating debt.
5. Consider one of these methods to eliminate debt (all but your mortgage):

### **a. High Interest Rate Method**

*Pay off your highest interest rate balances first.*

*Make required minimum payments on the remaining debt.*

*Allocate any surplus to your highest interest debt.*

*When a debt is paid in full, apply its monthly payment to the next highest interest debt.*

*Benefits: Pay off debt faster and pay less interest.*

### **b. Low-Balance Method**

*Pay off your debt with the smallest balance first.*

*Make required minimum payments on the remaining debt.*

*Allocate any surplus to your smallest debt.*

*When a debt is paid in full, apply its monthly payment to the next smallest balance debt.*

*Benefits: Quick satisfaction.*

Contact SFFCU to discuss options for consolidating your high-interest debt.

6. After you tackle your debt, save 6-12 months of expenses in your SFFCU Emergency Fund.
7. Congratulations! Now focus on saving for your retirement, kids' college or paying off your house.

# Master Budget Worksheet 2018

## INCOME:

Wages & Bonuses

Interest Income

Investment Income

Misc. Income

## Income Taxes Withheld

Federal

State & Local

Social Security

Medicare

## EXPENSES:

### Home

Mortgage or Rent

Home Equity Loan

Homeowners/Renters Insurance

Property Taxes

Home Repairs & Maintenance

Cable/Satellite TV

Internet

Utilities

Water & Sewer

Garbage Pickup

Telephone (Home/Cell)

Other

### Transportation

Car Payments/Bus or Train Fare

Insurance

Gasoline/Oil

Repairs/Maintenance

Fees (License/Tolls)

Other

### Debt Payments (not listed elsewhere)

Student Loans

Credit Cards

Other Loans

## Health & Medical

Insurance – Medical/Dental/Vision

Deductible & Copays

Prescriptions

Fitness (Health Club Fees, etc.)

## Family Obligations

Day Care/Babysitting

School Tuition/Books

Other

## Food

Groceries

Eating Out

## Personal

Insurance – Life

Insurance – Personal Articles and/or PLUP

Personal Cash

Other

## Entertainment/Recreation

Hobbies

Subscriptions & Dues

Vacations

Other

## Pets

Food

Grooming/Vet

## Clothing

Purchases

Dry Cleaning/Laundry

## Investments & Savings

401(k) or IRA

Mutual Funds/Stocks/Bonds

College Fund

Emergency

Miscellaneous Savings

## Charitable Contributions

## Miscellaneous Expenses

# January

LEGEND  
○ Employee Compensation  
— Agency Compensation

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	NOTES
	1 New Year's Day	2	3	4	5	6	
7	8	9	10	11	12	13	
14	15 Martin Luther King, Jr. Day	16	17	18	19	20	
21	22	23	24	25	26	27	
28	29	30	31				

Make a resolution to save in 2018!  
*Tip: Open multiple SFFCU share accounts to organize your savings.*

# Budget Worksheet · January 2018

## INCOME:

Wages & Bonuses

Interest Income

Investment Income

Misc. Income

## Income Taxes Withheld

Federal

State & Local

Social Security

Medicare

## EXPENSES:

### Home

Mortgage or Rent

Home Equity Loan

Homeowners/Renters Insurance

Property Taxes

Home Repairs & Maintenance

Cable/Satellite TV

Internet

Utilities

Water & Sewer

Garbage Pickup

Telephone (Home/Cell)

Other

### Transportation

Car Payments/Bus or Train Fare

Insurance

Gasoline/Oil

Repairs/Maintenance

Fees (License/Tolls)

Other

### Debt Payments (not listed elsewhere)

Student Loans

Credit Cards

Other Loans

## Health & Medical

Insurance – Medical/Dental/Vision

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Other

## Food

Groceries

Eating Out

## Personal

Insurance – Life

Insurance – Personal Articles and/or PLUP

Personal Cash

Other

## Entertainment/Recreation

Hobbies

Subscriptions & Dues

Vacations

Other

## Pets

Food

Grooming/Vet

## Clothing

Purchases

Dry Cleaning/Laundry

## Investments & Savings

401(k) or IRA

Mutual Funds/Stocks/Bonds

College Fund

Emergency

Miscellaneous Savings

## Charitable Contributions

## Miscellaneous Expenses

# February

LEGEND  
○ Employee Compensation  
— Agency Compensation

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	NOTES
				1	②	3	
4	5	6	7	8	9	10	
11	12	13	14	15	⑬	17	
18	19	20	21	22	23	24	
	Presidents' Day						
25	26	27	28				

Credit card balances got you down? Apply for an SFFCU debt consolidation loan today!

*Tip: Pay off higher interest rate loans and credit cards first to reduce long-term debt.*

# Budget Worksheet · February 2018

## INCOME:

Wages & Bonuses

Interest Income

Investment Income

Misc. Income

## Income Taxes Withheld

Federal

State & Local

Social Security

Medicare

## EXPENSES:

### Home

Mortgage or Rent

Home Equity Loan

Homeowners/Renters Insurance

Property Taxes

Home Repairs & Maintenance

Cable/Satellite TV

Internet

Utilities

Water & Sewer

Garbage Pickup

Telephone (Home/Cell)

Other

### Transportation

Car Payments/Bus or Train Fare

Insurance

Gasoline/Oil

Repairs/Maintenance

Fees (License/Tolls)

Other

### Debt Payments (not listed elsewhere)

Student Loans

Credit Cards

Other Loans

## Health & Medical

Insurance – Medical/Dental/Vision

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Prescriptions

Fitness (Health Club Fees, etc.)

## Family Obligations

Day Care/Babysitting

School Tuition/Books

Other

## Food

Groceries

Eating Out

## Personal

Insurance – Life

Insurance – Personal Articles and/or PLUP

Personal Cash

Other

## Entertainment/Recreation

Hobbies

Subscriptions & Dues

Vacations

Other

## Pets

Food

Grooming/Vet

## Clothing

Purchases

Dry Cleaning/Laundry

## Investments & Savings

401(k) or IRA

Mutual Funds/Stocks/Bonds

College Fund

Emergency

Miscellaneous Savings

## Charitable Contributions

## Miscellaneous Expenses



# March

LEGEND  
○ Employee Compensation  
— Agency Compensation

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	NOTES
Set short- and long-term financial goals by creating a budget and tracking your progress. <i>Tip: Use your SFFCU Budget Workbook to keep track of important financial tasks throughout the year.</i>				1	②	3	
4	5	6	7	8	9	10	
11	12	13	14	<u>15</u>	⑩①⑥	17	
18	19	20	21	22	23	24	
25	26	27	28	29	③⑩	31	

# Budget Worksheet · March 2018

## INCOME:

Wages & Bonuses

Interest Income

Investment Income

Misc. Income

## Income Taxes Withheld

Federal

State & Local

Social Security

Medicare

## EXPENSES:

### Home

Mortgage or Rent

Home Equity Loan

Homeowners/Renters Insurance

Property Taxes

Home Repairs & Maintenance

Cable/Satellite TV

Internet

Utilities

Water & Sewer

Garbage Pickup

Telephone (Home/Cell)

Other

### Transportation

Car Payments/Bus or Train Fare

Insurance

Gasoline/Oil

Repairs/Maintenance

Fees (License/Tolls)

Other

### Debt Payments (not listed elsewhere)

Student Loans

Credit Cards

Other Loans

## Health & Medical

Insurance – Medical/Dental/Vision

Deductible & Copays

Prescriptions

Fitness (Health Club Fees, etc.)

## Family Obligations

Day Care/Babysitting

School Tuition/Books

Other

## Food

Groceries

Eating Out

## Personal

Insurance – Life

Insurance – Personal Articles and/or PLUP

Personal Cash

Other

## Entertainment/Recreation

Hobbies

Subscriptions & Dues

Vacations

Other

## Pets

Food

Grooming/Vet

## Clothing

Purchases

Dry Cleaning/Laundry

## Investments & Savings

401(k) or IRA

Mutual Funds/Stocks/Bonds

College Fund

Emergency

Miscellaneous Savings

## Charitable Contributions

## Miscellaneous Expenses

# April

LEGEND  
○ Employee Compensation  
— Agency Compensation

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	NOTES
1	2	3	4	5	6	7	
8	9	10	11	12	<u>13</u>	14	
15	16	17	18	19	20	21	
22	23	24	25	26	<u>27</u>	28	
29	<u>30</u>						

Submit your individual income tax return before the April 17 due date to reduce last-minute stress.

*Tip: Use a portion of any tax refund to pay down debt or save for emergencies.*

# Budget Worksheet · April 2018

## INCOME:

Wages & Bonuses

Interest Income

Investment Income

Misc. Income

## Income Taxes Withheld

Federal

State & Local

Social Security

Medicare

## EXPENSES:

### Home

Mortgage or Rent

Home Equity Loan

Homeowners/Renters Insurance

Property Taxes

Home Repairs & Maintenance

Cable/Satellite TV

Internet

Utilities

Water & Sewer

Garbage Pickup

Telephone (Home/Cell)

Other

### Transportation

Car Payments/Bus or Train Fare

Insurance

Gasoline/Oil

Repairs/Maintenance

Fees (License/Tolls)

Other

### Debt Payments (not listed elsewhere)

Student Loans

Credit Cards

Other Loans

## Health & Medical

Insurance – Medical/Dental/Vision

Deductible & Copays

Prescriptions

Fitness (Health Club Fees, etc.)

## Family Obligations

Day Care/Babysitting

School Tuition/Books

Other

## Food

Groceries

Eating Out

## Personal

Insurance – Life

Insurance – Personal Articles and/or PLUP

Personal Cash

Other

## Entertainment/Recreation

Hobbies

Subscriptions & Dues

Vacations

Other

## Pets

Food

Grooming/Vet

## Clothing

Purchases

Dry Cleaning/Laundry

## Investments & Savings

401(k) or IRA

Mutual Funds/Stocks/Bonds

College Fund

Emergency

Miscellaneous Savings

## Charitable Contributions

## Miscellaneous Expenses

# May

LEGEND  
○ Employee Compensation  
— Agency Compensation

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	NOTES
		1	2	3	4	5	
6	7	8	9	10	11	12	
13	14	15	16	17	18	19	
20	21	22	23	24	25	26	
27	28	29	30	31			

Memorial Day

Thinking of buying a vehicle? Get shopping tips at the LEARN section of [statefarmfcu.com](http://statefarmfcu.com).

*Tip: Compare long-term fuel, maintenance and insurance costs of various models to help with your decision.*

# Budget Worksheet · May 2018

## INCOME:

Wages & Bonuses

Interest Income

Investment Income

Misc. Income

## Income Taxes Withheld

Federal

State & Local

Social Security

Medicare

## EXPENSES:

### Home

Mortgage or Rent

Home Equity Loan

Homeowners/Renters Insurance

Property Taxes

Home Repairs & Maintenance

Cable/Satellite TV

Internet

Utilities

Water & Sewer

Garbage Pickup

Telephone (Home/Cell)

Other

### Transportation

Car Payments/Bus or Train Fare

Insurance

Gasoline/Oil

Repairs/Maintenance

Fees (License/Tolls)

Other

### Debt Payments (not listed elsewhere)

Student Loans

Credit Cards

Other Loans

## Health & Medical

Insurance – Medical/Dental/Vision

Deductible & Copays

Prescriptions

Fitness (Health Club Fees, etc.)

## Family Obligations

Day Care/Babysitting

School Tuition/Books

Other

## Food

Groceries

Eating Out

## Personal

Insurance – Life

Insurance – Personal Articles and/or PLUP

Personal Cash

Other

## Entertainment/Recreation

Hobbies

Subscriptions & Dues

Vacations

Other

## Pets

Food

Grooming/Vet

## Clothing

Purchases

Dry Cleaning/Laundry

## Investments & Savings

401(k) or IRA

Mutual Funds/Stocks/Bonds

College Fund

Emergency

Miscellaneous Savings

## Charitable Contributions

## Miscellaneous Expenses

# June

LEGEND  
○ Employee Compensation  
— Agency Compensation

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	NOTES
Conduct a midyear checkup ... are your 2018 savings on track? <i>Tip: Keep savings separate from checking accounts to avoid accidental spending.</i>					1	2	
3	4	5	6	7	8	9	
10	11	12	13	14	15	16	
17	18	19	20	21	22	23	
24	25	26	27	28	29	30	

# Budget Worksheet · June 2018

## INCOME:

Wages & Bonuses

Interest Income

Investment Income

Misc. Income

## Income Taxes Withheld

Federal

State & Local

Social Security

Medicare

## EXPENSES:

### Home

Mortgage or Rent

Home Equity Loan

Homeowners/Renters Insurance

Property Taxes

Home Repairs & Maintenance

Cable/Satellite TV

Internet

Utilities

Water & Sewer

Garbage Pickup

Telephone (Home/Cell)

Other

### Transportation

Car Payments/Bus or Train Fare

Insurance

Gasoline/Oil

Repairs/Maintenance

Fees (License/Tolls)

Other

### Debt Payments (not listed elsewhere)

Student Loans

Credit Cards

Other Loans

## Health & Medical

Insurance – Medical/Dental/Vision

Deductible & Copays

Prescriptions

Fitness (Health Club Fees, etc.)

## Family Obligations

Day Care/Babysitting

School Tuition/Books

Other

## Food

Groceries

Eating Out

## Personal

Insurance – Life

Insurance – Personal Articles and/or PLUP

Personal Cash

Other

## Entertainment/Recreation

Hobbies

Subscriptions & Dues

Vacations

Other

## Pets

Food

Grooming/Vet

## Clothing

Purchases

Dry Cleaning/Laundry

## Investments & Savings

401(k) or IRA

Mutual Funds/Stocks/Bonds

College Fund

Emergency

Miscellaneous Savings

## Charitable Contributions

## Miscellaneous Expenses



# July

LEGEND  
○ Employee Compensation  
— Agency Compensation

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	NOTES
1	2	3	4	5	6	7	
8	9	10	11 Independence Day	12	13	14	
15	16	17	18	19	20	21	
22	23	24	25	26	27	28	
29	30	31					

Visit the LEARN section of [statefarmfcu.com](http://statefarmfcu.com) for information on protecting against identity theft.

*Tip: Check your credit report annually at [annualcreditreport.com](http://annualcreditreport.com) for errors or signs of fraudulent activity.*

# Budget Worksheet · July 2018

## INCOME:

Wages & Bonuses

Interest Income

Investment Income

Misc. Income

## Income Taxes Withheld

Federal

State & Local

Social Security

Medicare

## EXPENSES:

### Home

Mortgage or Rent

Home Equity Loan

Homeowners/Renters Insurance

Property Taxes

Home Repairs & Maintenance

Cable/Satellite TV

Internet

Utilities

Water & Sewer

Garbage Pickup

Telephone (Home/Cell)

Other

### Transportation

Car Payments/Bus or Train Fare

Insurance

Gasoline/Oil

Repairs/Maintenance

Fees (License/Tolls)

Other

### Debt Payments (not listed elsewhere)

Student Loans

Credit Cards

Other Loans

## Health & Medical

Insurance – Medical/Dental/Vision

Deductible & Copays

Prescriptions

Fitness (Health Club Fees, etc.)

## Family Obligations

Day Care/Babysitting

School Tuition/Books

Other

## Food

Groceries

Eating Out

## Personal

Insurance – Life

Insurance – Personal Articles and/or PLUP

Personal Cash

Other

## Entertainment/Recreation

Hobbies

Subscriptions & Dues

Vacations

Other

## Pets

Food

Grooming/Vet

## Clothing

Purchases

Dry Cleaning/Laundry

## Investments & Savings

401(k) or IRA

Mutual Funds/Stocks/Bonds

College Fund

Emergency

Miscellaneous Savings

## Charitable Contributions

## Miscellaneous Expenses

# August

LEGEND  
○ Employee Compensation  
— Agency Compensation

SUNDAY

MONDAY

TUESDAY

WEDNESDAY

THURSDAY

FRIDAY

SATURDAY

NOTES

Get preapproved for an SFFCU vehicle loan before you go shopping.

*Tip: Shop with both the monthly payment amount and total purchase price in mind.*

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29

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31

# Budget Worksheet · August 2018

## INCOME:

Wages & Bonuses

Interest Income

Investment Income

Misc. Income

## Income Taxes Withheld

Federal

State & Local

Social Security

Medicare

## EXPENSES:

### Home

Mortgage or Rent

Home Equity Loan

Homeowners/Renters Insurance

Property Taxes

Home Repairs & Maintenance

Cable/Satellite TV

Internet

Utilities

Water & Sewer

Garbage Pickup

Telephone (Home/Cell)

Other

### Transportation

Car Payments/Bus or Train Fare

Insurance

Gasoline/Oil

Repairs/Maintenance

Fees (License/Tolls)

Other

### Debt Payments (not listed elsewhere)

Student Loans

Credit Cards

Other Loans

## Health & Medical

Insurance – Medical/Dental/Vision

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Fitness (Health Club Fees, etc.)

## Family Obligations

Day Care/Babysitting

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Other

## Entertainment/Recreation

Hobbies

Subscriptions & Dues

Vacations

Other

## Pets

Food

Grooming/Vet

## Clothing

Purchases

Dry Cleaning/Laundry

## Investments & Savings

401(k) or IRA

Mutual Funds/Stocks/Bonds

College Fund

Emergency

Miscellaneous Savings

## Charitable Contributions

## Miscellaneous Expenses

# September

LEGEND  
○ Employee Compensation  
— Agency Compensation

SUNDAY MONDAY TUESDAY WEDNESDAY THURSDAY FRIDAY SATURDAY NOTES

Sign up for E-access Online Banking to manage your account 24/7.  
*Tip: Use E-statements to conveniently view, print and archive statements for up to seven years.*

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	NOTES
						1	
2	3	4	5	6	7	8	
	Labor Day						
9	10	11	12	13	14	15	
16	17	18	19	20	21	22	
23	24	25	26	27	28	29	
30							

# Budget Worksheet · September 2018

## INCOME:

Wages & Bonuses

Interest Income

Investment Income

Misc. Income

## Income Taxes Withheld

Federal

State & Local

Social Security

Medicare

## EXPENSES:

### Home

Mortgage or Rent

Home Equity Loan

Homeowners/Renters Insurance

Property Taxes

Home Repairs & Maintenance

Cable/Satellite TV

Internet

Utilities

Water & Sewer

Garbage Pickup

Telephone (Home/Cell)

Other

### Transportation

Car Payments/Bus or Train Fare

Insurance

Gasoline/Oil

Repairs/Maintenance

Fees (License/Tolls)

Other

### Debt Payments (not listed elsewhere)

Student Loans

Credit Cards

Other Loans

## Health & Medical

Insurance – Medical/Dental/Vision

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Fitness (Health Club Fees, etc.)

## Family Obligations

Day Care/Babysitting

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Insurance – Life

Insurance – Personal Articles and/or PLUP

Personal Cash

Other

## Entertainment/Recreation

Hobbies

Subscriptions & Dues

Vacations

Other

## Pets

Food

Grooming/Vet

## Clothing

Purchases

Dry Cleaning/Laundry

## Investments & Savings

401(k) or IRA

Mutual Funds/Stocks/Bonds

College Fund

Emergency

Miscellaneous Savings

## Charitable Contributions

## Miscellaneous Expenses

# October

LEGEND  
 ○ Employee Compensation  
 — Agency Compensation

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	NOTES
	1	2	3	4	5	6	
7	8	9	10	11	12	13	
	Columbus Day						
14	15	16	17	18	19	20	
21	22	23	24	25	26	27	
28	29	30	31				

Apply to refinance your current vehicle with a loan through SFFCU.

*Tip: Use the free financial calculators in the LEARN section of [statefarmfcu.com](http://statefarmfcu.com) to compare interest rates and payments.*

# Budget Worksheet · October 2018

## INCOME:

Wages & Bonuses

Interest Income

Investment Income

Misc. Income

## Income Taxes Withheld

Federal

State & Local

Social Security

Medicare

## EXPENSES:

### Home

Mortgage or Rent

Home Equity Loan

Homeowners/Renters Insurance

Property Taxes

Home Repairs & Maintenance

Cable/Satellite TV

Internet

Utilities

Water & Sewer

Garbage Pickup

Telephone (Home/Cell)

Other

### Transportation

Car Payments/Bus or Train Fare

Insurance

Gasoline/Oil

Repairs/Maintenance

Fees (License/Tolls)

Other

### Debt Payments (not listed elsewhere)

Student Loans

Credit Cards

Other Loans

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Dry Cleaning/Laundry

## Investments & Savings

401(k) or IRA

Mutual Funds/Stocks/Bonds

College Fund

Emergency

Miscellaneous Savings

## Charitable Contributions

## Miscellaneous Expenses



# November

LEGEND

- Employee Compensation
- Agency Compensation

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	NOTES
<p>SFFCU Line of Credit loans can provide a lower-cost alternative to credit cards for holiday expenses.</p> <p><i>Tip: Keep spending on track by planning your holiday budget before shopping.</i></p>				1	2	3	
4	5	6	7	8	9	10	
11	12	13	14	15	16	17	
	Veterans Day						
18	19	20	21	22	23	24	
				Thanksgiving Day			
25	26	27	28	29	30		

# Budget Worksheet · November 2018

## INCOME:

Wages & Bonuses

Interest Income

Investment Income

Misc. Income

## Income Taxes Withheld

Federal

State & Local

Social Security

Medicare

## EXPENSES:

### Home

Mortgage or Rent

Home Equity Loan

Homeowners/Renters Insurance

Property Taxes

Home Repairs & Maintenance

Cable/Satellite TV

Internet

Utilities

Water & Sewer

Garbage Pickup

Telephone (Home/Cell)

Other

### Transportation

Car Payments/Bus or Train Fare

Insurance

Gasoline/Oil

Repairs/Maintenance

Fees (License/Tolls)

Other

### Debt Payments (not listed elsewhere)

Student Loans

Credit Cards

Other Loans

## Health & Medical

Insurance – Medical/Dental/Vision

Deductible & Copays

Prescriptions

Fitness (Health Club Fees, etc.)

## Family Obligations

Day Care/Babysitting

School Tuition/Books

Other

## Food

Groceries

Eating Out

## Personal

Insurance – Life

Insurance – Personal Articles and/or PLUP

Personal Cash

Other

## Entertainment/Recreation

Hobbies

Subscriptions & Dues

Vacations

Other

## Pets

Food

Grooming/Vet

## Clothing

Purchases

Dry Cleaning/Laundry

## Investments & Savings

401(k) or IRA

Mutual Funds/Stocks/Bonds

College Fund

Emergency

Miscellaneous Savings

## Charitable Contributions

## Miscellaneous Expenses

# December

- LEGEND
- Employee Compensation
  - Agency Compensation

SUNDAY                      MONDAY                      TUESDAY                      WEDNESDAY                      THURSDAY                      FRIDAY                      SATURDAY                      NOTES

Thank you for being a valued member of SFFCU.

*Tip: Visit [statefarmfcu.com](http://statefarmfcu.com) to learn more about how SFFCU can help you achieve your financial goals.*

2	3	4	5	6	7	8	
9	10	11	12	13	14	15	
16	17	18	19	20	21	22	
23	24	25	26	27	28	29	
30	31	Christmas Day					

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Miscellaneous Savings

## Charitable Contributions

## Miscellaneous Expenses

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