



2019 Budget Workbook



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Make the Most of Your Total Rewards!



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.

.....
.....
.....
.....

Save for (item).

.....
.....
.....
.....

Save for our trip to (place).

.....
.....
.....
.....

Set up an emergency fund.

.....
.....
.....
.....

Ways to Achieve Goals:

Use this workbook to create a budget.

.....
.....
.....
.....

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

.....
.....
.....
.....

Start an SFFCU savings account for our trip.

.....
.....
.....
.....

Set up payroll deduction to save automatically.

.....
.....
.....
.....

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.

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

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 2019

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

Start 2019 off right by organizing your savings!
Tip: Use multiple secondary share savings accounts to save for specific goals.

Budget Worksheet · January 2019

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

February

LEGEND
 ○ Employee Compensation
 — Agency Compensation

SUNDAY MONDAY TUESDAY WEDNESDAY THURSDAY FRIDAY SATURDAY NOTES

Paying off holiday bills? Apply for an SFFCU personal loan to consolidate debt at a great rate!

Tip: Pay close attention to interest rates when considering which debt to pay off first.

					①	2	
3	4	5	6	7	8	9	
10	11	12	13	14	⑮	16	
17	18	19	20	21	22	23	
	Presidents Day						
24	25	26	27	28			

Budget Worksheet · February 2019

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

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Other Loans

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Day Care/Babysitting

School Tuition/Books

Other

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Groceries

Eating Out

Personal

Insurance – Life

Insurance – Personal Articles and/or PLUP

Personal Cash

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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

Take the chill off your budget by refinancing your car with an SFFCU vehicle loan!

Tip: Refinancing loans to lower rates can reduce your payments and save money in the long run.

					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	⑲	30	
31							

Budget Worksheet · March 2019

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	13	
14	15	16	17	18	19	20	
21	22	23	24	25	26	27	
28	29	30					

Let your tax return make dividends in an SFFCU share savings account!

Tip: Set aside a portion of your tax return to build an emergency fund.

Budget Worksheet · April 2019

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	
Use an SFFCU personal loan to fund vacation expenses without credit card debt! <i>Tip: Pay less for your purchases by limiting the use of high interest rate credit cards.</i>							
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						

Budget Worksheet · May 2019

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	
<p>Graduate to a better rate with an SFFCU vehicle loan!</p> <p><i>Tip: Research the total cost of ownership (including maintenance) before purchasing a new vehicle.</i></p>							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 2019

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	
				Independence Day			
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				

Create financial independence by building your savings with our great dividend rates!

Tip: Use payroll deduction to save automatically for important financial goals.

Budget Worksheet · July 2019

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
				1	②	3	
Back to school means back to saving! Use secondary share accounts to save for all of life's needs. <i>Tip: Visit the LEARN section of statefarmfcu.com to increase your financial acumen.</i>							
4	5	6	7	8	9	10	
11	12	13	14	<u>15</u>	⑩⑩	17	
18	19	20	21	22	23	24	
25	26	27	28	29	<u>⑩⑩</u>	31	

Budget Worksheet · August 2019

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

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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

September

LEGEND
○ Employee Compensation
— Agency Compensation

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

Eliminate paper through electronic statements at statefarmfcu.com.
Tip: Utilize electronic banking to access and organize statements online.

Budget Worksheet · September 2019

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

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Deductible & Copays

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Fitness (Health Club Fees, etc.)

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Food

Groceries

Eating Out

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Insurance – Personal Articles and/or PLUP

Personal Cash

Other

Entertainment/Recreation

Hobbies

Subscriptions & Dues

Vacations

Other

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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	14	15	16	17	18	19	
	Columbus Day						
20	21	22	23	24	25	26	
27	28	29	30	31			

Fall into better financial habits by checking out the LEARN section of statefarmfcu.com!

Tip: Check the accuracy of your credit report each year at annualcreditreport.com.

Budget Worksheet · October 2019

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

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Home Repairs & Maintenance

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Miscellaneous Savings

Charitable Contributions

Miscellaneous Expenses

November

LEGEND

- Employee Compensation
- Agency Compensation

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	NOTES
Consider an SFFCU line of credit loan instead of high-interest credit cards for holiday expenses. <i>Tip: Create a budget for holiday shopping before hitting the stores.</i>					1	2	
3	4	5	6	7	8	9	
10	11	12	13	14	15	16	
	Veterans Day						
17	18	19	20	21	22	23	
24	25	26	27	28	29	30	
				Thanksgiving Day			

Budget Worksheet · November 2019

INCOME:

Wages & Bonuses

Interest Income

Investment Income

Misc. Income

Income Taxes Withheld

Federal

State & Local

Social Security

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EXPENSES:

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Mortgage or Rent

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Insurance

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Subscriptions & Dues

Vacations

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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

December

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	Christmas Day				

Happy holidays from your friends at State Farm Federal Credit Union!

Tip: Develop a budget for 2020 by using our handy State Farm Federal Credit Union budget guide.

Budget Worksheet · December 2019

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

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Miscellaneous Expenses

Manage your Credit Union accounts with
free ***E-access Online Banking.***

- Apply for loans
- Move money between your Credit Union accounts and your accounts at other banks or credit unions with our ***Account to Account (A2A)*** service
- Open additional savings accounts
- Request check withdrawals from your savings accounts
- Update personal information
- View account balances, transactions and tax information

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