



2021 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 2021

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
<p>Make a resolution to save in 2021!</p> <p><i>Tip: Open multiple SFFCU share accounts to organize your savings.</i></p>					1	2	
					New Year's Day		
3	4	5	6	7	8	9	
10	11	12	13	14	<u>15</u>	16	
17	18	19	20	21	22	23	
	Martin Luther King Jr. Day						
24	25	26	27	28	<u>29</u>	30	
31							

Budget Worksheet - January 2021

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

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School Tuition/Books

Other

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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	<u>12</u>	13	
14	15	16	17	18	19	20	
	Presidents Day						
21	22	23	24	25	<u>26</u>	27	
28	<p>Credit card balances got you down? Consolidate your debt with an SFFCU personal loan.</p> <p><i>Tip: Pay off higher interest rate loans and credit cards first to save money and reduce long-term debt.</i></p>						

Budget Worksheet - February 2021

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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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

March

- 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	<u>15</u>	16	17	18	19	20	
21	22	23	24	25	26	27	
28	29	30	<u>31</u>	<div style="background-color: #004a87; color: white; padding: 10px;"> <p>Start your spring cleaning and eliminate paper. Sign up for E-statements today!</p> <p><i>Tip: Use E-statements to conveniently view, print and archive statements for up to seven years.</i></p> </div>			

Budget Worksheet - March 2021

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
Let your tax return make dividends in an SFFCU share savings account. <i>Tip: Set aside a portion of your tax return to build an emergency fund.</i>				1	2	3	
4	5	6	7	8	9	10	
11	12	13	14	<u>15</u>	16	17	
18	19	20	21	22	23	24	
25	26	27	28	29	<u>30</u>		

Budget Worksheet - April 2021

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	
	<div style="background-color: #004a87; color: white; padding: 10px;"> <p>Get the power of SFFCU in your pocket with our mobile app!</p> <p><i>Tip: Save time by using online banking to view statements and conduct transactions.</i></p> </div>						
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						

Budget Worksheet - May 2021

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
		1	2	3	④	5	
6	7	8	9	10	11	12	
13	14	<u>15</u>	16	17	⑱	19	
20	21	22	23	24	25	26	
27	28	29	<u>30</u>	<p>Conduct a midyear checkup ... are your 2021 savings on track?</p> <p><i>Tip: Keep savings separate from checking accounts to avoid accidental spending.</i></p>			

Budget Worksheet - June 2021

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
Create financial independence by building your savings with our great dividend rates. <i>Tip: Use payroll deduction to save automatically for important financial goals.</i>				1	②	3	
4	5	6	7	8	9	10	
Independence Day							
11	12	13	14	<u>15</u>	①⑥	17	
18	19	20	21	22	23	24	
25	26	27	28	29	<u>③⑩</u>	31	

Budget Worksheet - July 2021

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	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	30	<u>31</u>					

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.

Budget Worksheet - August 2021

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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Deductible & Copays

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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

September

- LEGEND
-  Employee Compensation
 -  Agency Compensation

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	NOTES
<p>It's back-to-school time! Check out the LEARN section of statefarmfcu.com.</p> <p><i>Tip: Use the free calculators and resources to increase your financial acumen.</i></p>			1	2	3	4	
5	6 Labor 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			

Budget Worksheet - September 2021

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

October

- LEGEND
-  Employee Compensation
 -  Agency Compensation

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	NOTES
					1	2	
	<p>Apply to refinance your current vehicle with a loan through SFFCU.</p> <p><i>Tip: Use the loan payment calculator in the LEARN section of statefarmfcu.com to compare interest rates and payments.</i></p>						
3	4	5	6	7	⑧	9	
10	11	12	13	14	<u>15</u>	16	
	Columbus Day						
17	18	19	20	21	⑫	23	
24	25	26	27	28	<u>29</u>	30	
31							

Budget Worksheet - October 2021

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)

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Debt Payments (not listed elsewhere)

Student Loans

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Other Loans

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Insurance – Personal Articles and/or PLUP

Personal Cash

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Entertainment/Recreation

Hobbies

Subscriptions & Dues

Vacations

Other

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Clothing

Purchases

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
	1	2	3	4	5	6	
7	8	9	10	11	12	13	
				Veterans Day			
14	15	16	17	18	19	20	
21	22	23	24	25	26	27	
				Thanksgiving Day			
28	29	30					

Consider an SFFCU line of credit loan instead of high-interest credit cards for holiday expenses.

Tip: Avoid using high-interest credit cards to finance holiday purchases.

Budget Worksheet - November 2021

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

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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

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

Tip: Develop a 2022 budget with the SFFCU Budget Workbook or use the budget tool within our online banking system.

			1	2	③	4	
5	6	7	8	9	10	11	
12	13	14	<u>15</u>	16	①7	18	
19	20	21	22	23	24	25	
26	27	28	29	30	<u>③1</u>	Christmas Day	

Budget Worksheet - December 2021

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

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College Fund

Emergency

Miscellaneous Savings

Charitable Contributions

Miscellaneous Expenses

Manage your Credit Union accounts with our free online banking and mobile app tools.

- Apply for loans
- Transfer money between your Credit Union accounts and your accounts at other banks or credit unions
- Open additional savings accounts
- Request check withdrawals from your savings accounts
- Update personal information
- View account balances, transactions and tax information

Not an online banking user?

Enroll at statefarmfcu.com or call 888-521-5209

Federally Insured by NCUA