



# 2022 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.

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

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.

<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, using 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 2022

## 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
<div style="background-color: #004a87; color: white; padding: 10px;"> <p>Make a resolution to organize your savings in 2022!</p> <p><i>Tip: Use multiple SFFCU <u>secondary share accounts</u> to save for specific goals.</i></p> </div>							1
2	3	4	5	6	7	8	New Year's Day
9	10	11	12	13	<u>14</u>	15	
16	17	18	19	20	21	22	
	Martin Luther King Jr. Day						
23	24	25	26	27	<u>28</u>	29	
30	<u>31</u>						

# Budget Worksheet - January 2022

## 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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## Family Obligations

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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	12	
13	14	<u>15</u>	16	17	18	19	
20	21	22	23	24	25	26	
27	28						

Presidents Day

Looking for a way to pay off holiday bills? Consolidate your debt with an [SFFCU personal loan](#).

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

# Budget Worksheet - February 2022

## 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



# 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>	<p>Get the power of SFFCU in your pocket with our <a href="#">mobile app!</a></p> <p><i>Tip: Activate the Snapshot feature on your mobile device to quickly view balances and recent transactions without having to log in to the app.</i></p>		

# Budget Worksheet - March 2022

## 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
Turn your income tax return into dividend-earning savings with SFFCU! <i>Tip: Experts recommend saving 3 to 6 months of income in 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	⑳	23	
24	25	26	27	28	<u>29</u>	30	

# Budget Worksheet - April 2022

## 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	<u>13</u>	14	
15	16	17	18	19	⑳	21	
22	23	24	25	26	27	28	
29	30	<u>31</u>					

Memorial Day

Looking to start the summer with new wheels? Check our rates to see if you can save!

*Tip: Pay attention to total purchase price, not just monthly payments, when purchasing a vehicle.*

# Budget Worksheet - May 2022

## 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
Graduate to a better savings <u>rate!</u> <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	<u>15</u>	16	⑰	18	
19	20	21	22	23	24	25	
Juneteenth National Independence Day	27	28	29	<u>30</u>			

# Budget Worksheet - June 2022

## 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
<p>Beat the heat of high-interest credit cards with an <a href="#">SFFCU personal loan!</a></p> <p><i>Tip: Consolidating debt into a lower rate loan can reduce monthly payments and long-term debt.</i></p>					1	2	
3	4	5	6	7	8	9	
	Independence Day						
10	11	12	13	14	15	16	
17	18	19	20	21	22	23	
24	25	26	27	28	29	30	
31							

# Budget Worksheet - July 2022

## 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	13	
14	<u>15</u>	16	17	18	19	20	
21	22	23	24	25	26	27	
28	29	30	<u>31</u>	<p>Not saving for the holidays? Start now before they're here!</p> <p><i>Tip: Use <b>secondary share</b> or "subaccounts" to organize your savings for specific needs.</i></p>			

# Budget Worksheet - August 2022

## 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

# September

- LEGEND
- Employee Compensation
  - Agency Compensation

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	NOTES
<p>Still using paper statements? <a href="#">Sign up for eStatements</a> to eliminate clutter.</p> <p><i>Tip: Use <a href="#">eStatements</a> to view, print and archive statements for up to two years.</i></p>				1	2	3	
4	5 Labor Day	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 - September 2022

## 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

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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
<p>Fall into better financial habits by checking out the <a href="#">Learning Hub</a> on <a href="http://statefarmfcu.com">statefarmfcu.com</a>!</p> <p><i>Tip: Check the accuracy of your credit report each year. Access <a href="http://annualcreditreport.com">annualcreditreport.com</a> under <a href="#">Additional Financial Resources</a>.</i></p>						1	
2	3	4	5	6	7	8	
9	10	11	12	13	14	15	
	Columbus Day						
16	17	18	19	20	21	22	
23	24	25	26	27	28	29	
30	31						

# Budget Worksheet - October 2022

## 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

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## Food

Groceries

Eating Out

## Personal

Insurance – Life

Insurance – Personal Articles and/or PLUP

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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



# 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	
					Veterans Day		
13	14	<u>15</u>	16	17	18	19	
20	21	22	23	24	25	26	
				Thanksgiving Day			
27	28	29	<u>30</u>				

An [SFFCU Line of Credit](#) or [Share Secured Loan](#) can provide a lower-cost alternative to credit cards for holiday expenses.

*Tip: Keep spending on track by planning your holiday budget before shopping.*

# Budget Worksheet - November 2022

## 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

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

*Tip: Develop a 2023 budget with the [SFFCU Budget Workbook](#) to easily track your finances throughout the year.*

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

# Budget Worksheet - December 2022

## 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

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Water & Sewer

Garbage Pickup

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## Personal

Insurance – Life

Insurance – Personal Articles and/or PLUP

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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

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](https://statefarmfcu.com) or call 888-521-5209

Federally Insured by NCUA