

1

The audio symbol represents a podcast link.



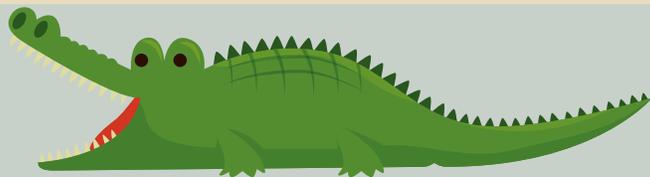
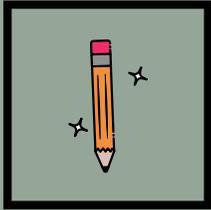
2

The pointer hand represents a clickable link.



3

The pencil represents writing activities that you can carry out.



CONTACT US!



MONEY 101

ACTION



TRACKING YOUR SPENDING

The first step to gaining control of your financial wellness is to actually face it. **Tracking your spending** will prevent you from being surprised when you look at your balance, and will help you feel in control of your finances. You want to write down each time you swipe your card or cash leaves your hand. Don't forget to include those automatic payments, too!



WHAT TO WRITE

- Date
- How much you spent
- What you spent money on

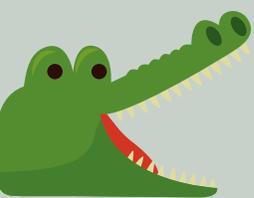


Feb. 3

- \$4.75 - coffee
- \$1.75 - soda
- \$8.97 - lunch
- \$27.33 - groceries
- \$9.99 - Netflix

GOOGLE SHEETS

PLANNER INSERTS





MONEY 101

ACTION



CREATING A BUDGET: PART ONE

Many Americans use a budget when they have the time and funds. Using the spending information from the last step, it is time to categorize your spending. Doing this will make budgeting much easier and benefit you in the long-run by helping you identify problem areas (ex. spending too much on coffee). Next step: actually creating your personalized budget with all the new information about your expenses.



WHAT TO WRITE

- How much you spent
- *Categorized* expense
- Date

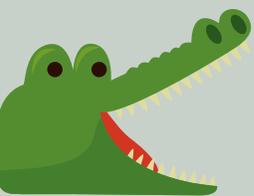


Mar. 3

- | | |
|----------------------------------|------------------------------|
| • \$52.35 - <u>Coffee/Drinks</u> | • \$70.75 - <u>Utilities</u> |
| • \$210.98 - <u>Groceries</u> | • \$47.33 - <u>Gas</u> |
| • \$21.48 - <u>Hobbies</u> | |

GOOGLE SHEETS

PLANNER INSERTS





MONEY 101

ACTION

CREATING A BUDGET: PART TWO

- 1 Write down your income for the month.
- 2 Write down your monthly expenses.
- 3 Write down your seasonal expenses



Subtract Income from Expenses

$$\text{Income} - \text{Expenses} = \$?$$

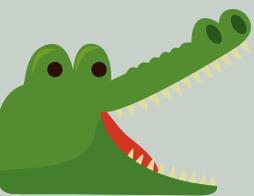


HOW TO SPEND LESS MONEY, STARTING WITH A BUDGET



When you subtract your expenses **from** your income, the total money should be **\$0 or greater**. If you have extra money leftover, give that extra money a job by putting it in emergency savings, paying off debt, furthering a hobby, etc.

Keep **seasonal expenses** in mind! This can be Christmas, Valentine's Day, or any other seasonal event that usually leads to more spending.





MONEY 101

ACTION

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
1	Budget														
2															
3	Income														
4	Salary														
5	Dividends														
6	Total														
7															
8	Expenses														
9	Mortgage or rent														
10	Car														
11	Phone														
12	Health Insurance														
13	Food														
14	Total														
15															

[Google Sheets Support](#)

[MS Excel User Guide - Beginner](#)

One of the simplest ways to create a budget is to use Microsoft Excel or Google Sheets. The image above is an example of a quick, easy budget template that you can follow to jumpstart your budgeting journey.

READY FOR THE NEXT STEP?

