

BUDGET WORKSHEET

Monthly Net Income	
Income #1	\$
Income #2	\$
Interest	\$
Other	\$
TOTAL INCOME	\$

Monthly Flexible Expenses	
Food	\$
Entertainment	\$
Debt Payments	\$
Other	\$
TOTAL FLEXIBLE EXPENSES	\$

Monthly Fixed Expenses	
Housing	\$
Groceries	\$
Utilities	\$
Transportation	\$
Health	\$
Other	\$
TOTAL FIXED EXPENSES	\$

TOTAL EXPENSES	\$
-----------------------	----

(add flexible and fixed expenses)

TOTAL MONTHLY INCOME	\$
TOTAL MONTHLY EXPENSES	\$
TOTAL FOR SAVING & INVESTING	\$

(Subtract total monthly expenses from total monthly income)

Create Your Wealth — Resource Guide

General Resources

- UC Berkeley Financial Aid Office — www.cashcourse.org/UCBerkeley/
- Practical Money Skills — www.practicalmoneyskills.com/
- U.S. Financial Literacy and Education Commission — www.mymoney.gov

Free Online Tools

- Tracking and Budgeting Programs — www.mint.com *or* www.wesabe.com
- Credit Report — www.annualcreditreport.com
- Compound Interest Calculator — math.about.com/library/blcompoundinterest.htm
- High-yield Online Savings Accounts — ING.com *or* ally.com (several more are available)

Investing Resources

- Yahoo Finance — finance.yahoo.com
- Kiplinger — www.kiplinger.com

Ebooks

- <http://www.thesimpledollar.com/onepage/>
- <http://www.iwillteachyoutoberich.com/blog/new-free-ebook-recession-proof-your-career/>

Blogs

- www.iwillteachyoutoberich.com
- www.thesimpledollar.com
- www.getrichslowly.org
- www.wisebread.com
- blogs.wsj.com/wallet/
- <http://articles.moneycentral.msn.com/SmartSpending/>
- <http://jubakpicks.com/>

Magic of Compound Interest:

<u>Save each week</u>	<u>at % interest</u>	<u>in 10 years you'll have:</u>
\$7.00	5%	\$4,720
\$14.00	5%	\$9,440
\$21.00	5%	\$14,160
\$28.00	5%	\$18,880
\$35.00	5%	\$23,600

Example Money Infrastructure

