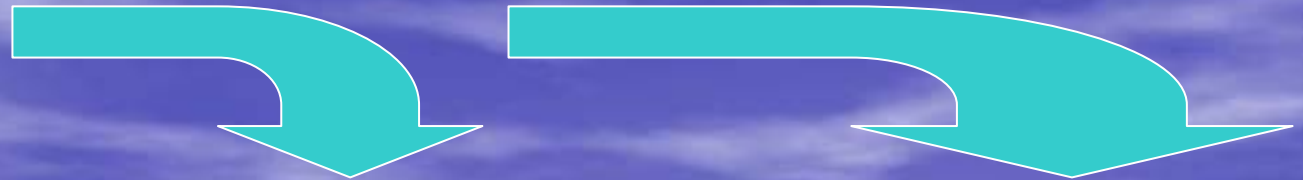


Budgeting Overview

How you can structure your short term finances to always have at least one month's income in savings?

By making ALL your income GO INTO SAVINGS FIRST.

Monthly Income



THIS month's INCOME goes into Savings (not checking) first.
Savings account divided into these general categories.
Add more categories as needed.

You have at least 1 month's expenditures kept in Savings Acct. Expenditures come from LAST month's income to acct.

Future Goals

Monthly Expenses

Once a Quarter expenses

Twice a year expenses

Once a year expenses



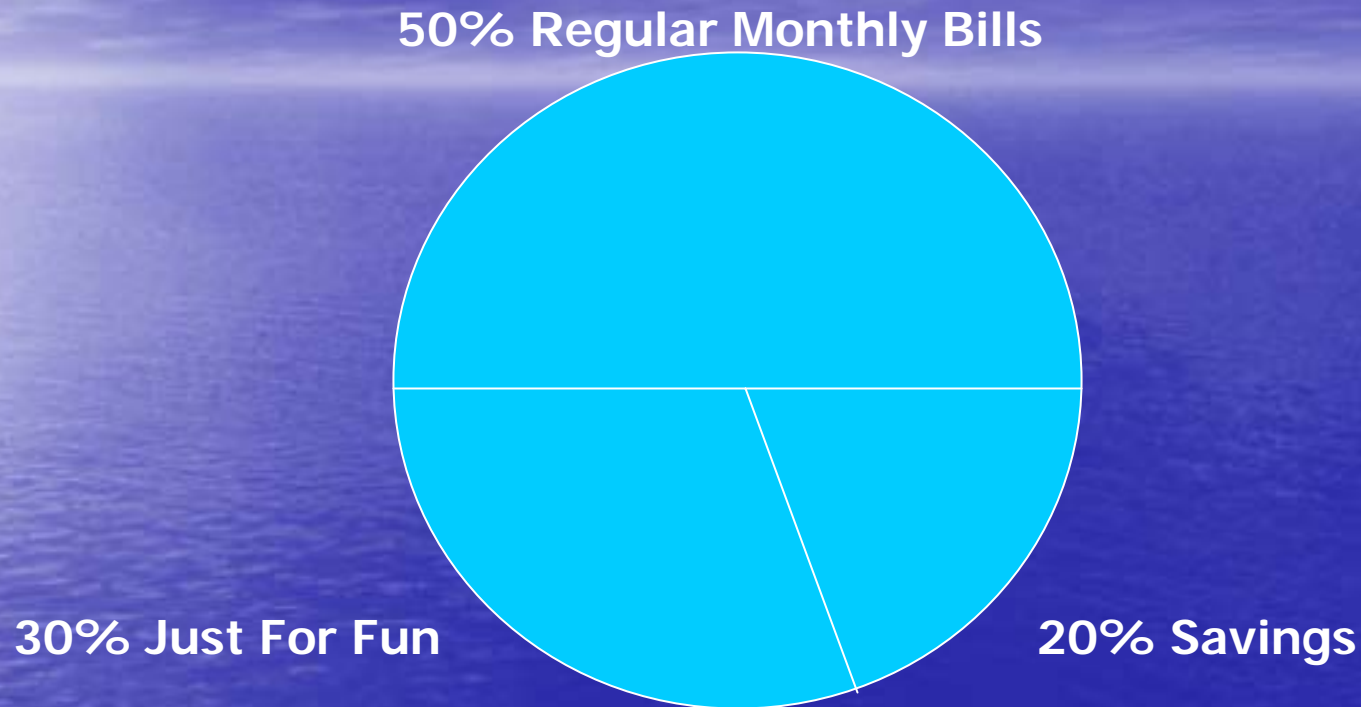
Checking Account – from savings to checking - you transfer the funds needed to cover expenditures from the above categories when they come due this month.

Direct to Investment Plans or Separate Savings

Spent

Saved

How to bring "balance" to your budget



Source: [All Your Worth](#): The Ultimate Lifetime Money Plan
by Elizabeth Warren, Amelia Warren Tyagi, Amelia Warren Tyagi