

UF/IFAS Extension 2019/2020 Money Management Calendar



Emergency Numbers:

Doctor _____

Doctor _____

Hospital _____

Poison Control _____

Plumber _____

Neighbor _____

Family Member _____

Electric, Water, Gas _____

Garbage & Recycling _____

Hazardous Waste _____

Health Department _____

Newspaper _____

Insurance Company _____

Property _____

We at UF/IFAS Extension hope you will use this calendar to help you better manage your money. Use the calendar to organize your income and bills. You can list your bills on the dates they are due or when you need to pay them. Write down the dates you get paid and what you think the amount will be. This will let you see a clear picture of your finances from month to month by showing when and where your money goes.

For classes on budgeting, personal financial management, credit, saving, Managing in Tough Times, Small Steps to Health and Wealth, and many other topics, contact your local UF/IFAS Extension office for class times and locations.

If you would like one-on-one assistance with organizing your personal finances, we can help you find someone to meet with you through our Florida Master Money Mentor Program. You can be connected through your local UF/IFAS Extension office or by sending an e-mail to: fmmm@ifas.ufl.edu.

For more information, visit us online at FloridaSaves.org



How to Build a Spending Plan

Good money management is a habit. It is an everyday task, especially if you need to stick to a plan to make ends meet. Good money management begins with knowing what you need and want and then setting up a plan to reach your goals. This Money Management Calendar can help you see where your dollars are going day by day. Use the calendar and make good money management a habit!

A spending plan will:

- Reduce the stress of not knowing whether you have enough money to pay your bills when they are due
- Help you live within your income
- Provide methods for keeping good records of spending
- Create a way to measure your progress
- Set a good example for others

Follow these 6 steps to build a spending plan:

1. Write down your financial goals
2. Find out where your money is going
3. Find out your monthly income
4. Record your expenses
5. Find out if you're living on what you make
6. Stick to your plan

Step 1. Write down your financial goals

Having goals for what to do with your money will help you make the everyday choices that come your way. When making goals, try using the SMART method. SMART goals are:

Specific — What exactly do you want to achieve?

Measurable — How much money will this goal take?

Adaptable — Is this goal adaptable for changes in your financial situation?

Realistic — Is this a goal that you can realistically achieve?

Time-bound — What is your time frame for achieving this goal?

Write both your short-term and long-term goals in the chart below. Prioritize your goals in the Rank Importance column. It's a good idea to use a pencil for writing your plan.

If your goal is to pay off debt, use Power Pay (<http://powerpay.org>). A power payment system helps consumers repay their debt more efficiently. The Power Pay website provides a calendar that can be used with this calendar. For additional help, contact your local UF/IFAS Extension office for classes or one-on-one assistance through Master Money Mentors.

Write down your SMART goals here

Goal (be specific)	Amount Needed	Begin Saving (Month and Year)	Target Date to Have Money (Month & Year)	Number of Months	Amount to Save Per Month	Rank Importance

Step 3. Find out your monthly income

When developing your spending plan, use your net income or take-home pay. Remember to include all forms of income. Examples of other types of income are take-home pay from another family member, income from investments if you are using it to live on. Income supplements, such as child/spousal support; food stamps; and Women, Infant, and Children (WIC), should also be listed. **Tip: If you are paid weekly, add up 4 paycheck amounts. If you are paid every 2 weeks, add up 2 paycheck amounts. This is the amount you can count on each month. Make your monthly plan based on this amount and use “extra” paychecks that you receive 2 or 4 times per year as savings for periodic expenses or emergencies.**

Monthly Net Income from All Sources

Income	\$
Income	\$
Part-time income	\$
Part-time income	\$
Child support/Alimony	\$
Public assistance/Food stamps/WIC	\$
Unemployment/Disability	\$
Social Security	\$
Retirement/Pension	\$
Money from relatives	\$
Other:	\$
Other:	\$
Total	\$

Step 4. Record your fixed and flexible expenses

In Step 2, we recorded expenses each week for a month. Now we will go into more detail about different kinds of expenses. There are two major types of expenses in a spending plan: 1) **fixed expenses** and 2) **flexible or controllable expenses**.

Fixed expenses are those you usually pay on a regular basis. They may be the same amount each time, or they may vary from month to month. They usually have a big consequence if they are not paid or not paid on time.

Many fixed expenses are paid every month, but others have to be paid every three months (quarterly), every six months (semiannually), or every year (annually). These are called **occasional** or **periodic fixed expenses**. Think of the total amount for each of these periodic expenses for the entire year and divide by 12. This will show how much of each month's income needs to be set aside to have enough funds for that expense prior to it coming due. In Table 1 on the next page, list your monthly fixed expenses.

Flexible expenses are those that usually vary in amount from month to month. Since you are not committed to previous agreements with others for these amounts, you have more control over these expenses than you do for fixed expenses. The little decisions you make every day determine if you spend a little or a lot. When you are squeezed financially, you can cut back on flexible expenses or even cut some out.

Flexible expenses usually vary from month to month. People who keep spending records for the first time are often surprised by how much they spend on things they don't really need or want. In Table 2 on the next page, list your monthly flexible expenses.

As you gain better control over your flexible expenses, you will have an easier time covering your fixed expenses, avoiding late penalties, and achieving your financial goals.

Once you've recorded and totaled your fixed and flexible expenses, add them together and record the grand total for your expenses in Table 3.

Table 1 Monthly Fixed Expenses

Expenses	\$ per month
Housing	
Rent/Mortgage	
TV/Internet	
Water	
Electricity/Fuel	
Phone	
Other	
Subtotal	\$
Loans	
Furniture/Appliances	
Car	
Credit Card	
Other (student loans, etc.)	
Subtotal	\$
Child Care	
Child Support	
Nursery/Day care	
Other	
Subtotal	\$
Insurance	
Health	
Life	
Automobile	
Home	
Other	
Subtotal	\$
Savings	
Emergency Fund	
Periodic Expense Fund	
Christmas or Vacation Fund	
Other	
Subtotal	\$
Other	
Tithes	
Other	
Subtotal	\$

Table 2 Monthly Flexible Expenses

Expenses	\$ per month
Food and Supplies	
Groceries	
Eating Out/Vending Machines	
Cleaning/Other Supplies	
Other	
Subtotal	\$
Clothing and Personal	
Clothing Purchases	
Repairs/Alterations	
Accessories and Shoes	
Hair Care/Hygiene	
Other	
Subtotal	\$
Transportation	
Public Transportation	
Maintenance (Tune-ups)	
Operation (Gas, Oil)	
Other (Tags & Licenses)	
Subtotal	\$
Medical Care	
Doctor's bills	
Prescriptions	
Therapy	
Other	
Subtotal	\$
Education/Recreation	
Movies/Music/Books	
School Supplies	
Vacations	
Others	
Subtotal	\$
Gifts & Donations	
Birthdays/Holidays/Anniversaries	
Charities	
Other	
Subtotal	\$

Table 3 Grand Total of Monthly Fixed and Flexible Expenses

Total Fixed Expenses	\$
Total Flexible Expenses	\$
Grand Total of Expenses	\$

Step 5. Are you living on what you make?

Now that you have calculated your income (Step 3) and totaled your fixed and flexible expenses (Step 4), you need to determine if you are living on what you make (total expenses do not exceed total net income) or if you are spending more than you make (total expenses exceed total net income).

Use the first table below if the total for your income in Step 3 is more than your total expenses in Step 4. Use the second table below if your total expenses are more than your total income.

My total income is more than my expenses

Total Income (Step 3)	\$
Minus Total Expenses (Step 4, Table 3)	-
Total Surplus	\$

My total expenses are more than my income

Total Expenses (Step 4, Table 3)	\$
Minus Total Income (Step 3)	-
Total Deficit	\$

If you used the first table, the amount of surplus (unspent money) is available for you to use for additional savings or to reach your short- or long-term goals. For example, you can save all or part of it, you can purchase something with the money, or you might use it as an extra payment on an installment loan or mortgage. Return to the Tables 1 and 2 to make these changes. Otherwise, this savings will disappear each month with miscellaneous spending.

If you used the second table, you have deficit spending. This is the amount of money you must subtract from your expenses in order to keep from spending more than you make. Return to Tables 1 and 2 in Step 4 and determine which categories you can reduce or cut out. The total adjustments to the categories must be equal to or greater than this total

deficit. This will help you monitor your expenses in coming months so you do not overspend your plan. You might be able to juggle to make ends meet for a few months, but you will eventually be late on bills or need to borrow to stay current. Make some hard decisions now to have a balanced plan.

With the help of this calendar, you can do this step monthly after you have made purchases and paid bills.

In addition to changing expense category amounts, you can look at ways to increase your income by getting a second job, working consistent overtime if available, a family member getting a job, or upgrading your skills to get a better job.

Step 6. Stay on track with the UF/IFAS Money Management Calendar

Use the calendar and charts for each month to plan and record your income and expenses (see sample on the next page). On the calendar, write how much income you expect on the dates you expect it. Write when and how much you are going to save. When you get a bill, write in the due date and how much you owe. Cross off items as you receive it, save it, or pay it. You can also write reminders about how and when to pay bills so it gets there in time to avoid late fees. Write when you intend to shop for groceries and supplies, recreational events and their cost, and any other financial activities. Seeing these financial dates over time helps you identify “cash flow” problems. In other words, your spending plan might tell you that you have enough money for the month, but does it come in at the right times? If not, you will need to save from the previous paycheck or ask if you can change due dates.

Use the monthly flexible expense chart to write the amounts you actually spend by category (see sample on the next page). Add up category amounts each week and compare to the amount you intended to spend for the month. Are you sticking with your plan or do you need to make adjustments to your spending to make your money stretch for the month? Add up the amounts spent by category at the end of the month and compare to your planned amounts. Finally, record your total expenses for each month on the chart that follows the December calendar to track your expenses for the whole year.

Have a family meeting with those involved with your spending plan to make sure it’s still realistic, that everyone is still committed to making this work, and to make adjustments for future months, if needed.

Flexible & Occasional Expense Chart

Date	Food & Supplies	Clothing & Personal	Transportation	Medical	Education/ Recreation	Gifts/Donations				Total
1			\$50							\$50
2	\$40									\$40
3										
4			\$40							\$40
5										
6		\$60								\$60
7	\$173									\$173
8										
9	\$25									\$25
10										
11			\$40							\$40
12	\$12									\$12
13										
14										
15	\$30		\$50							\$80
16										
17			\$40							\$40
18										
19										
20										
21	\$187									\$187
22		\$80								\$80
23	\$13									\$13
24										
25	\$7		\$40							\$47
26										
27	\$18									\$18
28										
29										
30	\$5									\$5
31										
Totals	\$510	\$140	\$260							\$910
Expense Plan	\$450	\$100	\$300							\$850
Over or Under Plan	\$60)	\$40)	\$40							(\$60)

January 2020

Financial Wellness Month

Savings Tip—Even though credit card debt is a fixed expense, monthly payment amounts vary according to expenditures and should be paid in full each month.

Monthly Income	Jan 2020
Income/Wages	\$3533
Part-Time Income	
Child Support/Alimony	
Public Assistance/Food Stamps/WIC	
Unemployment/Disability	
Social Security	
Retirement/Pension	
Money from Relatives	
Other	
Total Income	\$3533
Fixed Expenses	
Housing (rent/mortgage)	\$975
Utilities (electric/natural gas/water)	\$195
Cell phone	\$80
Cable/Internet	\$135
Loans	\$500
Child Care	
Insurance	\$390
Savings	\$225
Other	
Total Fixed Expenses	\$2500
This Month's Results	
Actual Income	\$3533
Actual Fixed Expenses	\$2500
Sub-total (subtract fixed from income)	\$1,033
Actual Flexible Expenses (from previous page)	\$910
Amount Saved or Overspent (subtract flexible from subtotal)	\$123

SUN	MON	TUES	WED	THURS	FRI	SAT
1 New Year's Day	2	3	4 Student loan payment \$100	5	6 Pay day \$1,767	7 Grocery Shop \$180 Savings \$125
8	9 Rent Due \$975	10	11	12 Utilities Due \$195	13	14
15	16 Cell Phone Due \$80 Martin Luther King Day	17	18 Cable & Internet Due \$135	19	20 Pay day \$1,766	21 Grocery Shop \$180 Savings \$100
22	23 Car payment \$400	24	25 Auto Insurance Due \$390	26	27	28
29	30	31	Goals:			

Flexible & Occasional Expense Chart for September 2019

Date	Food & Supplies	Clothing & Personal	Transportation	Medical	Education/ Recreation	Gifts/Donations				Total
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										
Totals										
Expense Plan										
Over or Under Plan										

September 2019

Self Improvement Month

Savings Tip—If you're paid bi-weekly, in two months of each year you will receive three paychecks. Employees who are paid weekly will receive an "extra" check in four months of each year. Put at least part of this money into savings.

Monthly Income	Sept 2019
Income/Wages	
Part-Time Income	
Child Support/Alimony	
Public Assistance/Food Stamps/WIC	
Unemployment/Disability	
Social Security	
Retirement/Pension	
Money from Relatives	
Other	
Total Income	
Fixed Expenses	
Housing (rent/mortgage)	
Utilities (electric/natural gas/water)	
Cell phone	
Cable/Internet	
Loans	
Child Care	
Insurance	
Savings	
Other	
Total Fixed Expenses	
This Month's Results	
Actual Income	
Actual Fixed Expenses	
Sub-total (subtract fixed from income)	
Actual Flexible Expenses (from previous page)	
Amount Saved or Overspent (subtract flexible from subtotal)	

SUN	MON	TUES	WED	THURS	FRI	SAT
1	2 Labor Day	3	4	5	6	7
8	9	10	11 Patriot Day	12	13	14
15	16	17	18	19	20	21
22	23 Autumn Begins	24	25	26	27	28
29 Rosh Hashanah	30	Goals:				

Flexible & Occasional Expense Chart for October 2019

Date	Food & Supplies	Clothing & Personal	Transportation	Medical	Education/ Recreation	Gifts/Donations				Total
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										
Totals										
Expense Plan										
Over or Under Plan										

October 2019

Financial Planning Month

Savings Tip—Never purchase expensive items on impulse. Instead, think over each expensive purchase for at least 24 hours, and discuss the purchase with your family. Acting on this principle will help you have far fewer regrets about impulse purchases, and far more money for emergency savings.

Monthly Income	Oct 2019
Income/Wages	
Part-Time Income	
Child Support/Alimony	
Public Assistance/Food Stamps/WIC	
Unemployment/Disability	
Social Security	
Retirement/Pension	
Money from Relatives	
Other	
Total Income	
Fixed Expenses	
Housing (rent/mortgage)	
Utilities (electric/natural gas/water)	
Cell phone	
Cable/Internet	
Loans	
Child Care	
Insurance	
Savings	
Other	
Total Fixed Expenses	
This Month's Results	
Actual Income	
Actual Fixed Expenses	
Sub-total (subtract fixed from income)	
Actual Flexible Expenses (from previous page)	
Amount Saved or Overspent (subtract flexible from subtotal)	

SUN	MON	TUES	WED	THURS	FRI	SAT
		1	2	3	4	5
	7	8 Yom Kippur	9	10	11	12
	14 Columbus Day	15	16	17	18	19
	21	22	23	24	25	26
	28	29	30	31 Halloween	Goals:	

Flexible & Occasional Expense Chart for November 2019

Date	Food & Supplies	Clothing & Personal	Transportation	Medical	Education/ Recreation	Gifts/Donations				Total
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										
Totals										
Expense Plan										
Over or Under Plan										

November 2019

Savings Tip—Remember that the holiday season is about spending time with loved ones first, and gifts a distant second.

Monthly Income	Nov 2019
Income/Wages	
Part-Time Income	
Child Support/Alimony	
Public Assistance/Food Stamps/WIC	
Unemployment/Disability	
Social Security	
Retirement/Pension	
Money from Relatives	
Other	
Total Income	
Fixed Expenses	
Housing (rent/mortgage)	
Utilities (electric/natural gas/water)	
Cell phone	
Cable/Internet	
Loans	
Child Care	
Insurance	
Savings	
Other	
Total Fixed Expenses	
This Month's Results	
Actual Income	
Actual Fixed Expenses	
Sub-total (subtract fixed from income)	
Actual Flexible Expenses (from previous page)	
Amount Saved or Overspent (subtract flexible from subtotal)	

SUN	MON	TUES	WED	THURS	FRI	SAT
Goals:					1	2
3	4	5	6	7	8	9
Daylight Saving Time Ends		Election Day				
10	11	12	13	14	15	16
	Veterans Day					
17	18	19	20	21	22	23
24	25	26	27	28	29	30
				Thanksgiving		

Flexible & Occasional Expense Chart for December 2019

Date	Food & Supplies	Clothing & Personal	Transportation	Medical	Education/ Recreation	Gifts/Donations				Total
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										
Totals										
Expense Plan										
Over or Under Plan										

December 2019

Identity Theft Prevention and Awareness Month

Savings Tip—Spend no more than 1 to 3% of your take-home pay for the holidays. Calculate that amount and open a Christmas Club account in January. Automatically deposit 1/12 of that amount each month next year and you will be ready for 2020 holiday spending. Call your local UF/IFAS Extension office to order the 2020 Money Management Calendar.

Monthly Income	Dec 2019
Income/Wages	
Part-Time Income	
Child Support/Alimony	
Public Assistance/Food Stamps/WIC	
Unemployment/Disability	
Social Security	
Retirement/Pension	
Money from Relatives	
Other	
Total Income	
Fixed Expenses	
Housing (rent/mortgage)	
Utilities (electric/natural gas/water)	
Cell phone	
Cable/Internet	
Loans	
Child Care	
Insurance	
Savings	
Other	
Total Fixed Expenses	
This Month's Results	
Actual Income	
Actual Fixed Expenses	
Sub-total (subtract fixed from income)	
Actual Flexible Expenses (from previous page)	
Amount Saved or Overspent (subtract flexible from subtotal)	

SUN	MON	TUES	WED	THURS	FRI	SAT
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
Hanukkah			Christmas Day	Kwanzaa		
Winter Begins						
29	30	31	Goals:			
		New Year's Eve				

Flexible & Occasional Expense Chart for January 2020

Date	Food & Supplies	Clothing & Personal	Transportation	Medical	Education/ Recreation	Gifts/Donations				Total
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										
Totals										
Expense Plan										
Over or Under Plan										

January 2020

National Mentoring Month

Savings Tip—According to the U.S. Department of Energy, a typical U.S. family spends about \$1,900 a year on home utility bills. Unfortunately, much of that energy is wasted. Find out how to conserve energy and save money at: <http://www.energysavers.gov>

Monthly Income	Jan 2020
Income/Wages	
Part-Time Income	
Child Support/Alimony	
Public Assistance/Food Stamps/WIC	
Unemployment/Disability	
Social Security	
Retirement/Pension	
Money from Relatives	
Other	
Total Income	
Fixed Expenses	
Housing (rent/mortgage)	
Utilities (electric/natural gas/water)	
Cell phone	
Cable/Internet	
Loans	
Child Care	
Insurance	
Savings	
Other	
Total Fixed Expenses	
This Month's Results	
Actual Income	
Actual Fixed Expenses	
Sub-total (subtract fixed from income)	
Actual Flexible Expenses (from previous page)	
Amount Saved or Overspent (subtract flexible from subtotal)	

SUN	MON	TUES	WED	THURS	FRI	SAT
Goals:			1	2	3	4
			New Year's Day			
5	6	7	8	9	10	11
					National Cut Your Energy Costs Day	
12	13	14	15	16	17	18
19	20	21	22	23	24	25
		Martin Luther King, Jr. Day				
26	27	28	29	30	31	

Flexible & Occasional Expense Chart for February 2020

Date	Food & Supplies	Clothing & Personal	Transportation	Medical	Education/ Recreation	Gifts/Donations				Total
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										
Totals										
Expense Plan										
Over or Under Plan										

February 2020

Savings Tip—Why not celebrate Florida Saves Week by starting a new savings account or increasing your current level of savings? Sign up to be a Saver and get tips and tools to help you “Set a Goal. Make a Plan. Save Automatically.” at www.americasaves.org

Monthly Income	Feb 2020
Income/Wages	
Part-Time Income	
Child Support/Alimony	
Public Assistance/Food Stamps/WIC	
Unemployment/Disability	
Social Security	
Retirement/Pension	
Money from Relatives	
Other	
Total Income	
Fixed Expenses	
Housing (rent/mortgage)	
Utilities (electric/natural gas/water)	
Cell phone	
Cable/Internet	
Loans	
Child Care	
Insurance	
Savings	
Other	
Total Fixed Expenses	
This Month's Results	
Actual Income	
Actual Fixed Expenses	
Sub-total (subtract fixed from income)	
Actual Flexible Expenses (from previous page)	
Amount Saved or Overspent (subtract flexible from subtotal)	

SUN	MON	TUES	WED	THURS	FRI	SAT
Goals:						1
2	3	4	5	6	7	8
Groundhog Day						
9	10	11	12	13	14	15
					Valentine's Day	
16	17	18	19	20	21	22
		Presidents' Day				
23	24	25	26	27	28	29
			America Saves Week Feb. 24-29			
			Ash Wednesday			

Flexible & Occasional Expense Chart for March 2020

Date	Food & Supplies	Clothing & Personal	Transportation	Medical	Education/ Recreation	Gifts/Donations				Total
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										
Totals										
Expense Plan										
Over or Under Plan										

March 2020

National Consumer Protection Month

Savings Tip—Saving a portion of your tax refund is a good way to prepare for life's unexpected events. The IRS makes saving your tax refund very easy. Simply file Form 8888 with your tax return—the form allows you to direct deposit your tax refund into up to three different accounts. Visit www.irs.gov for more information.

Monthly Income	Mar 2020
Income/Wages	
Part-Time Income	
Child Support/Alimony	
Public Assistance/Food Stamps/WIC	
Unemployment/Disability	
Social Security	
Retirement/Pension	
Money from Relatives	
Other	
Total Income	
Fixed Expenses	
Housing (rent/mortgage)	
Utilities (electric/natural gas/water)	
Cell phone	
Cable/Internet	
Loans	
Child Care	
Insurance	
Savings	
Other	
Total Fixed Expenses	
This Month's Results	
Actual Income	
Actual Fixed Expenses	
Sub-total (subtract fixed from income)	
Actual Flexible Expenses (from previous page)	
Amount Saved or Overspent (subtract flexible from subtotal)	

SUN	MON	TUES	WED	THURS	FRI	SAT
1	2	3	4	5	6	7
8	9	10	11	12	13	14
Daylight Saving Time Begins						
15	16	17	18	19	20	21
		St. Patrick's Day			Spring Begins	
22	23	24	25	26	27	28
29	30	31	Goals:			

Flexible & Occasional Expense Chart for April 2020

Date	Food & Supplies	Clothing & Personal	Transportation	Medical	Education/ Recreation	Gifts/Donations				Total
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										
Totals										
Expense Plan										
Over or Under Plan										

April 2020

Financial Literacy Month

Savings Tip—One way to have “the Money talk” is to have a family meeting. At this meeting, help each family member consider their own attitude and way of thinking about money.

Monthly Income	Apr 2020
Income/Wages	
Part-Time Income	
Child Support/Alimony	
Public Assistance/Food Stamps/WIC	
Unemployment/Disability	
Social Security	
Retirement/Pension	
Money from Relatives	
Other	
Total Income	
Fixed Expenses	
Housing (rent/mortgage)	
Utilities (electric/natural gas/water)	
Cell phone	
Cable/Internet	
Loans	
Child Care	
Insurance	
Savings	
Other	
Total Fixed Expenses	
This Month's Results	
Actual Income	
Actual Fixed Expenses	
Sub-total (subtract fixed from income)	
Actual Flexible Expenses (from previous page)	
Amount Saved or Overspent (subtract flexible from subtotal)	

SUN	MON	TUES	WED	THURS	FRI	SAT
Goals:			1	2	3	4
5	6	7	8	9	10	11
				Passover Begins	Good Friday	Teach Your Children to Save Day
12	13	14	15	16	17	18
Easter			Tax Return Deadline			
19	20	21	22	23	24	25
	Earth Day			Take Our Sons and Daughters to Work Day	Ramadan	
26	27	28	29	30		

Flexible & Occasional Expense Chart for May 2020

Date	Food & Supplies	Clothing & Personal	Transportation	Medical	Education/ Recreation	Gifts/Donations				Total
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										
Totals										
Expense Plan										
Over or Under Plan										

May 2020

National Recommitment Month

Savings Tip—Save your loose change! According to America Saves, saving fifty cents a day over the course of a year will allow you to save nearly 40% of a \$500 emergency fund. Remember, small changes equal big savings! For more information, visit www.americasaves.org

Monthly Income	May 2020
Income/Wages	
Part-Time Income	
Child Support/Alimony	
Public Assistance/Food Stamps/WIC	
Unemployment/Disability	
Social Security	
Retirement/Pension	
Money from Relatives	
Other	
Total Income	
Fixed Expenses	
Housing (rent/mortgage)	
Utilities (electric/natural gas/water)	
Cell phone	
Cable/Internet	
Loans	
Child Care	
Insurance	
Savings	
Other	
Total Fixed Expenses	
This Month's Results	
Actual Income	
Actual Fixed Expenses	
Sub-total (subtract fixed from income)	
Actual Flexible Expenses (from previous page)	
Amount Saved or Overspent (subtract flexible from subtotal)	

SUN	MON	TUES	WED	THURS	FRI	SAT
Goals:					1	2
					International Workers' Day	
3	4	5	6	7	8	9
10	11	12	13	14	15	16
Mother's Day						Armed Forces Day
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31	Memorial Day					

Flexible & Occasional Expense Chart for June 2020

Date	Food & Supplies	Clothing & Personal	Transportation	Medical	Education/ Recreation	Gifts/Donations				Total
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										
Totals										
Expense Plan										
Over or Under Plan										

June 2020

Savings Tip—Try to never purchase anything on credit that will be used up before you have paid for it. Food, clothing, and vacations are examples of items that you could be paying for long after they have been consumed.

Monthly Income	June 2020
Income/Wages	
Part-Time Income	
Child Support/Alimony	
Public Assistance/Food Stamps/WIC	
Unemployment/Disability	
Social Security	
Retirement/Pension	
Money from Relatives	
Other	
Total Income	
Fixed Expenses	
Housing (rent/mortgage)	
Utilities (electric/natural gas/water)	
Cell phone	
Cable/Internet	
Loans	
Child Care	
Insurance	
Savings	
Other	
Total Fixed Expenses	
This Month's Results	
Actual Income	
Actual Fixed Expenses	
Sub-total (subtract fixed from income)	
Actual Flexible Expenses (from previous page)	
Amount Saved or Overspent (subtract flexible from subtotal)	

SUN	MON	TUES	WED	THURS	FRI	SAT
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
Flag Day						Summer Begins
21	22	23	24	25	26	27
Father's Day						
28	29	30	Goals:			

Flexible & Occasional Expense Chart for July 2020

Date	Food & Supplies	Clothing & Personal	Transportation	Medical	Education/ Recreation	Gifts/Donations				Total
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										
Totals										
Expense Plan										
Over or Under Plan										

July 2020

Health Insurance Awareness Month

Savings Tip—Always “pay yourself first.” This means setting aside money from each paycheck as soon as you earn it, rather than waiting to see what, if anything, is left at the end of the month.

Monthly Income	July 2020
Income/Wages	
Part-Time Income	
Child Support/Alimony	
Public Assistance/Food Stamps/WIC	
Unemployment/Disability	
Social Security	
Retirement/Pension	
Money from Relatives	
Other	
Total Income	
Fixed Expenses	
Housing (rent/mortgage)	
Utilities (electric/natural gas/water)	
Cell phone	
Cable/Internet	
Loans	
Child Care	
Insurance	
Savings	
Other	
Total Fixed Expenses	
This Month's Results	
Actual Income	
Actual Fixed Expenses	
Sub-total (subtract fixed from income)	
Actual Flexible Expenses (from previous page)	
Amount Saved or Overspent (subtract flexible from subtotal)	

SUN	MON	TUES	WED	THURS	FRI	SAT
Goals:			1	2	3	4 Independence Day
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	

Flexible & Occasional Expense Chart for August 2020

Date	Food & Supplies	Clothing & Personal	Transportation	Medical	Education/ Recreation	Gifts/Donations				Total
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										
Totals										
Expense Plan										
Over or Under Plan										

August 2020

Savings Tip—Make savings an “expense” in your spending plan (budget), just like rent, utility bills, or a car payment. Automate savings through a credit union or retirement savings plan or through monthly deductions from a bank account to purchase U.S. savings bonds or mutual fund shares.

Monthly Income	Aug 2020
Income/Wages	
Part-Time Income	
Child Support/Alimony	
Public Assistance/Food Stamps/WIC	
Unemployment/Disability	
Social Security	
Retirement/Pension	
Money from Relatives	
Other	
Total Income	
Fixed Expenses	
Housing (rent/mortgage)	
Utilities (electric/natural gas/water)	
Cell phone	
Cable/Internet	
Loans	
Child Care	
Insurance	
Savings	
Other	
Total Fixed Expenses	
This Month's Results	
Actual Income	
Actual Fixed Expenses	
Sub-total (subtract fixed from income)	
Actual Flexible Expenses (from previous page)	
Amount Saved or Overspent (subtract flexible from subtotal)	

SUN	MON	TUES	WED	THURS	FRI	SAT
Goals:						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					

Flexible & Occasional Expense Chart for September 2020

Date	Food & Supplies	Clothing & Personal	Transportation	Medical	Education/ Recreation	Gifts/Donations				Total
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										
Totals										
Expense Plan										
Over or Under Plan										

September 2020

Self Improvement Month

Savings Tip—If you're paid bi-weekly, in two months of each year you will receive three paychecks. Employees who are paid weekly will receive an "extra" check in four months of each year. Put at least part of this money into savings.

Monthly Income	Sept 2020
Income/Wages	
Part-Time Income	
Child Support/Alimony	
Public Assistance/Food Stamps/WIC	
Unemployment/Disability	
Social Security	
Retirement/Pension	
Money from Relatives	
Other	
Total Income	
Fixed Expenses	
Housing (rent/mortgage)	
Utilities (electric/natural gas/water)	
Cell phone	
Cable/Internet	
Loans	
Child Care	
Insurance	
Savings	
Other	
Total Fixed Expenses	
This Month's Results	
Actual Income	
Actual Fixed Expenses	
Sub-total (subtract fixed from income)	
Actual Flexible Expenses (from previous page)	
Amount Saved or Overspent (subtract flexible from subtotal)	

SUN	MON	TUES	WED	THURS	FRI	SAT
		1	2	3	4	5
6	7 Labor Day	8	9	10	11 Patriot Day	12
13	14	15	16	17	18	19 Rosh Hashanah
20	21	22 Autumn Begins	23	24	25	26
27 Yom Kippur	28	29	30	Goals:		

Flexible & Occasional Expense Chart for October 2020

Date	Food & Supplies	Clothing & Personal	Transportation	Medical	Education/ Recreation	Gifts/Donations				Total
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										
Totals										
Expense Plan										
Over or Under Plan										

October 2020

Financial Planning Month

Savings Tip—Never purchase expensive items on impulse. Instead, think over each expensive purchase for at least 24 hours, and discuss the purchase with your family. Acting on this principle will help you have far fewer regrets about impulse purchases, and far more money for emergency savings.

Monthly Income	Oct 2020
Income/Wages	
Part-Time Income	
Child Support/Alimony	
Public Assistance/Food Stamps/WIC	
Unemployment/Disability	
Social Security	
Retirement/Pension	
Money from Relatives	
Other	
Total Income	
Fixed Expenses	
Housing (rent/mortgage)	
Utilities (electric/natural gas/water)	
Cell phone	
Cable/Internet	
Loans	
Child Care	
Insurance	
Savings	
Other	
Total Fixed Expenses	
This Month's Results	
Actual Income	
Actual Fixed Expenses	
Sub-total (subtract fixed from income)	
Actual Flexible Expenses (from previous page)	
Amount Saved or Overspent (subtract flexible from subtotal)	

SUN	MON	TUES	WED	THURS	FRI	SAT
Goals:				1	2	3
4	5	6	7	8	9	10
11	12 Columbus Day	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31 Halloween

Flexible & Occasional Expense Chart for November 2020

Date	Food & Supplies	Clothing & Personal	Transportation	Medical	Education/ Recreation	Gifts/Donations				Total
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										
Totals										
Expense Plan										
Over or Under Plan										

November 2020

Savings Tip—Remember that the holiday season is about spending time with loved ones first, and gifts a distant second.

Monthly Income	Nov 2020
Income/Wages	
Part-Time Income	
Child Support/Alimony	
Public Assistance/Food Stamps/WIC	
Unemployment/Disability	
Social Security	
Retirement/Pension	
Money from Relatives	
Other	
Total Income	
Fixed Expenses	
Housing (rent/mortgage)	
Utilities (electric/natural gas/water)	
Cell phone	
Cable/Internet	
Loans	
Child Care	
Insurance	
Savings	
Other	
Total Fixed Expenses	
This Month's Results	
Actual Income	
Actual Fixed Expenses	
Sub-total (subtract fixed from income)	
Actual Flexible Expenses (from previous page)	
Amount Saved or Overspent (subtract flexible from subtotal)	

SUN	MON	TUES	WED	THURS	FRI	SAT
1 Daylight Saving Time Ends	2	3 Election Day	4	5	6	7
8	9	10	11 Veterans Day	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26 Thanksgiving	27	28
29	30	Goals:				

Flexible & Occasional Expense Chart for December 2020

Date	Food & Supplies	Clothing & Personal	Transportation	Medical	Education/ Recreation	Gifts/Donations				Total
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										
Totals										
Expense Plan										
Over or Under Plan										

December 2020

Identity Theft Prevention and Awareness Month

Savings Tip—Spend no more than 1 to 3% of your take-home pay for the holidays. Calculate that amount and open a Christmas Club account in January. Automatically deposit 1/12 of that amount each month next year and you will be ready for 2021 holiday spending. Call your local UF/IFAS Extension office to order the 2021 Money Management Calendar.

Monthly Income	Dec 2020
Income/Wages	
Part-Time Income	
Child Support/Alimony	
Public Assistance/Food Stamps/WIC	
Unemployment/Disability	
Social Security	
Retirement/Pension	
Money from Relatives	
Other	
Total Income	
Fixed Expenses	
Housing (rent/mortgage)	
Utilities (electric/natural gas/water)	
Cell phone	
Cable/Internet	
Loans	
Child Care	
Insurance	
Savings	
Other	
Total Fixed Expenses	
This Month's Results	
Actual Income	
Actual Fixed Expenses	
Sub-total (subtract fixed from income)	
Actual Flexible Expenses (from previous page)	
Amount Saved or Overspent (subtract flexible from subtotal)	

SUN	MON	TUES	WED	THURS	FRI	SAT
Goals:		1	2	3	4	5
6	7	8	9	10 Hanukkah	11	12
13	14	15	16	17	18	19
20	21 Winter Begins	22	23	24	25 Christmas Day	26 Kwanzaa
27	28	29	30	31 New Year's Eve		

Flexible & Occasional Expense Chart for 2019/2020

Month	Food & Supplies	Clothing & Personal	Transportation	Medical	Education/ Recreation	Gifts/ Donations				Total
September										
October										
November										
December										
January										
February										
March										
April										
May										
June										
July										
August										
September										
October										
November										
December										
Totals										
Expense Plan										
Over or Under plan										

Notes

September

October

November

December

January

February

March

April

May

June

July

August

September

October

November

December
