



Suncoast Credit Union

Teen Financial Budget Review

Create Your Own Monthly Budget

Month/Year: _____

Money coming in: (Income)

Work (after taxes) _____

Gifts & Allowance _____

Other _____

Total Income: _____

Money going out: (Expenses)

Fixed Expenses:

Pay Yourself First (10%) _____

Rent / Mortgage _____

Loan Payments _____

Car Payment _____

Auto Insurance _____

Other _____

Total Fixed Expenses: _____

Variable Expenses:

Gas _____

Food _____

Clothing _____

Phone _____

Fun Stuff _____

Big Events _____

Credit Card Payments _____

Other _____

Total Variable Expenses: _____

Total Expenses: (Fixed + Variable expenses) _____

Money left over - Net Income: (Total Income - Total Expenses) _____
needs to be greater than zero

STICKING TO YOUR BUDGET

Use the chart below to help keep track of your monthly income and expenses.

CATEGORY	MONTHLY BUDGET	CATEGORY	MONTHLY BUDGET
<i>INCOME: Money Coming In</i>		<i>EXPENSES: Money Going Out</i>	
Jobs		Rent or Room & Board	
Parents		Utilities	
Student Loans		Telephone	
Scholarships		Groceries	
Financial Aid		Car Payment/Transportation	
Miscellaneous Income		Insurance	
INCOME SUBTOTAL		Gasoline/Oil	
		Entertainment	
		Eating Out/Vending	
		Tuition	
		Books	
		School Fees	
		Computer Expense	
		Savings	
		Miscellaneous Expense	
		EXPENSES SUBTOTAL	

\$COMING IN
(INCOME)

— \$GOING OUT
(EXPENSES)

NET INCOME

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		Computer Expense	
		Savings	
		Miscellaneous Expense	
		EXPENSES SUBTOTAL	

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 (INCOME)
- \$GOING OUT
 (EXPENSES)
NET INCOME

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\$COMING IN
 (INCOME)
- \$GOING OUT
 (EXPENSES)
NET INCOME