

Job:

Reminder: Always use a pencil when budgeting so changes can easily be made.

A) Gross Monthly Earnings (See pay stub)	\$
B) Deductions (See deductions on pay stub)	\$
C) Savings Account Financial planners recommend that people save 10% of their gross monthly income in savings and retirement accounts.	\$ -
D) Net Monthly Income (A-B-C=D)	\$=
Total Monthly Expenses (from Expenses Worksheet)	\$ -
Monthly Balance	
If your Monthly Balance is a negative figure, go back to Monthly Expenses and adjust them until your balance is \$0 or more.	\$
Chance	
Pick a Chance Card and add it to or subtract it from your Monthly Balance. Is your balance still \$0 or more?	\$+/-