



Money Matters.

On-demand financial guidance by Dupaco

Budgeting Basics

Learn the basics of budgeting and some new ideas to reduce debt and save more

3 Practical Budgeting Tips:



Find a way to budget that works for you.



Base your budget income on your take-home pay.



Take savings seriously.

Join your Dupaco Financial Coaches for information and fun!

Thursday, November 1

5:30pm-6:30pm

Presentation Lantern Center

Schmid Innovation Center
900 Jackson St., Suite LL5-1
Dubuque, IA 52001

Please call or email to RSVP:
(563) 557-7134 or thelanterncenter@gmail.com

INCOME	Monthly Income:			
	Monthly Gross Income		\$	
	- Taxes, Health Ins. and other deductions		\$	
	- Savings, 401(k), etc.		\$	
	+ Other Income		\$	
	= Total Monthly Spendable Income		\$	
EXPENSES	Housing:			
	Rent or Mortgage		\$	
	Utilities		\$	
	Insurance		\$	
	Repairs		\$	
	Taxes		\$	
		= Subtotal Housing Expenses		\$
	Transportation Expenses:			
	Payment/Lease		\$	
	Gas		\$	
	Tolls/Fares		\$	
	Insurance		\$	
	Maintenance and Repairs		\$	
		= Subtotal Transportation Expenses		\$
	Debts:			
	Creditor #1:	Balance		\$
	Creditor #1:	Balance		\$
	Creditor #1:	Balance		\$
	Creditor #1:	Balance		\$
		= Subtotal Debts		\$
	Miscellaneous:			
	Church, Tithes and Offerings			\$
	Other Charitable Contributions			\$
	Groceries, Lunches, Meals Out			\$
	Childcare			\$
	School Tuition/Supplies			\$
	Medical Bills/Copays			\$
Prescription Medicines			\$	
Pet Supplies and Vet Appointments			\$	
Entertainment, Cable, Etc.			\$	
Newspaper, Magazine, Online Subscriptions			\$	
Clothing			\$	
Haircut			\$	
Gifts			\$	
Cash			\$	
Other			\$	
Other			\$	
	= Subtotal Miscellaneous		\$	
	= Total Monthly Expenses		\$	
	Monthly Surplus or Shortage		\$	

