

Online Budget Worksheet Introduction

Congratulations on taking the first step to building a sound financial future: creating a budget. We look forward to meeting with you and helping you achieve your personal financial goals.

To get started, download the *Expense Budget Worksheet* from our Financial Counseling page, on the website, under *Savings/Budgeting Preparation Forms*, to help you determine your monthly income as well as your monthly outlay for living expenses and your financial obligations like credit cards and other debt obligations. Completing this form will help us know where you are now financially and help to plan your path for the future. Please allow yourself some time to determine what you are spending. Inaccurate figures will only create an inaccurate budget.

Once you have completed the worksheet, contact us to set up a no-cost, confidential one-on-one appointment today with a CASE Credit Counselor at 517.393.7710 or toll-free at 1.888.393.7716.

If you have a spouse or partner, we strongly encourage both to attend this counseling session. Successful financial management involves the participation of all parties.

Our CASE Credit Counselors look forward to meeting you!

Helpful Hints

- Net Income or Take Home pay is most important for the Income section.
- Utilities tend to fluctuate - total your utility bills over 12 months then divide by 12 to determine a realistic monthly outlay.
- Weekly expense items should be multiplied by 52 then divided by 12 to determine monthly costs.
- Do you have lawn service, security system, insurance premiums, or other expenses that only happen seasonally, quarterly, annually? If it is paid out more than once a year, add all the costs together then divide by 12 to determine the monthly expense.
- Remember to include expenses that are paid electronically.