

Budget



NAME _____

CASH FLOW SUMMARY

<u>TYPE</u>	<u>MONTHLY</u>	<u>ANNUAL</u>
+ Total Income (from below)	-	-
- Total Expenses (from below)	-	-
Net Cash Flow	-	-

INFLOWS

<u>TYPE</u>	<u>ITEM</u>	<u>MONTHLY</u>	<u>ANNUAL</u>
Income			
	W-2	-	-
	1099	-	-
Total Inflows		-	-

OUTFLOWS

<u>TYPE</u>	<u>ITEM</u>	<u>RATE</u>	<u>MONTHLY</u>	<u>ANNUAL</u>
Pay Yourself First				
Savings	Direct Savings (After Tax)		-	-
Tax + Payroll Deductions				
Tax	Social Security Tax*		-	-
Tax	Medicare Tax^		-	-
Tax	Income Tax: Federal		-	-
Tax	Income Tax: State		-	-
Fixed	State Disability Insurance (SDI)°		-	-
Savings	401(k) / Pre-Tax Savings		-	-
Fixed	Life Insurance		-	-
Fixed	Health Insurance		-	-
Fixed	Dental Insurance		-	-
Fixed	Vision		-	-
Tax	Property Taxes		-	-
Financing Activities				
Fixed	Mortgage Payments		-	-
Fixed	Auto Loan		-	-
Discretionary	Credit Card		-	-
Other Living Expenses				
Fixed	Cable (TV + Internet)		-	-
Fixed	Cell Phone		-	-
Fixed	Insurance		-	-
Fixed	Rental		-	-
Fixed	Utilities		-	-
Discretionary	Childcare Expenses		-	-
Discretionary	Daily Living (Food, Clothing, etc.)		-	-
Discretionary	Entertainment		-	-
Discretionary	Extracurricular		-	-
Discretionary	Gas		-	-
Discretionary	Subscriptions		-	-
Discretionary	Vacation + Travel		-	-
Total Outflows			-	-

* Social Security (OASDI) 2023 FICA Limit - 6.2% up to \$160,200 per individual

^ Medicare (HI) 2023 FICA Limit - 1.45% no maximum, PLUS additional 0.9% (1.54%) if income is greater than >200,000 (single) or \$250,000 (married)

° CA State SDI 2023 Limit - 0.9% withholding rate, \$153,164 taxable wage limit for each employee per calendar year

Cash Flow



JAN - MAR

HABITS

<u>JANUARY</u>	<u>FEBRUARY</u>	<u>MARCH</u>
<p>Always Be A Goal Digger</p> <p>Take your future selfie + set your financial + personal goals.</p> 	<p>Mind Your Money</p> <p>Double ✓ your paycheck — are income, deductions + withholdings correct?</p> 	<p>Be Humble</p> <p>Do some spring cleaning on your budget.</p> 

INFLOWS

<u>CATEGORY</u>	<u>ITEM</u>	<u>JANUARY</u>	<u>FEBRUARY</u>	<u>MARCH</u>
Income				
	W-2	-	-	-
	1099	-	-	-
Total Inflows				
		-	-	-

OUTFLOWS

<u>CATEGORY</u>	<u>ITEM</u>	<u>JANUARY</u>	<u>FEBRUARY</u>	<u>MARCH</u>
Pay Yourself First				
Savings	Direct Savings (After Tax)	-	-	-
Tax + Payroll Deductions				
Tax	Social Security Tax*	-	-	-
Tax	Medicare Tax^	-	-	-
Tax	Income Tax: Federal	-	-	-
Tax	Income Tax: State	-	-	-
Fixed	State Disability Insurance (SDI)	-	-	-
Savings	401(k) / Pre-Tax Savings	-	-	-
Fixed	Life Insurance	-	-	-
Fixed	Health Insurance	-	-	-
Fixed	Dental Insurance	-	-	-
Fixed	Vision	-	-	-
Tax	Property Taxes	-	-	-
Financing Activities				
Fixed	Mortgage Payments	-	-	-
Fixed	Auto Loan	-	-	-
Discretionary	Credit Card	-	-	-

Other Living Expenses				
Fixed	Cable (TV + Internet)	-	-	-
Fixed	Cell Phone	-	-	-
Fixed	Insurance	-	-	-
Fixed	Rental	-	-	-
Fixed	Utilities	-	-	-
Discretionary	Childcare Expenses	-	-	-
Discretionary	Daily Living (Food, Clothing, etc)	-	-	-
Discretionary	Entertainment	-	-	-
Discretionary	Extracurricular	-	-	-
Discretionary	Gas	-	-	-
Discretionary	Subscriptions	-	-	-
Discretionary	Vacation + Travel	-	-	-
Total Outflows		-	-	-

CASH FLOW SUMMARY

<u>TYPE</u>	<u>JANUARY</u>	<u>FEBRUARY</u>	<u>MARCH</u>
Income	-	-	-
Expenses	-	-	-
Cash Flow Balance	-	-	-

Cash Flow

APR - JUN

HABITS

<u>APRIL</u>	<u>MAY</u>	<u>JUNE</u>
<p>Play Or Be Played</p> <p>Case study! Did you win the tax game? Make plans now to start training for the new season.</p> 	<p>Pay Yourself First</p> <p>Get your emergency fund to cool cat status + maximize free money with a 401K match.</p> 	<p>Level Up</p> <p>School's out! Sneak a peek at your score to keep your spending in check for hot cat summer.</p> 

INFLOWS

<u>CATEGORY</u>	<u>ITEM</u>	<u>APRIL</u>	<u>MAY</u>	<u>JUNE</u>
Income				
	W-2	-	-	-
	1099	-	-	-
Total Inflows		-	-	-

OUTFLOWS

<u>CATEGORY</u>	<u>ITEM</u>	<u>APRIL</u>	<u>MAY</u>	<u>JUNE</u>
Pay Yourself First				
Savings	Direct Savings (After Tax)	-	-	-
Tax + Payroll Deductions				
Tax	Social Security Tax*	-	-	-
Tax	Medicare Tax^	-	-	-
Tax	Income Tax: Federal	-	-	-
Tax	Income Tax: State	-	-	-
Fixed	State Disability Insurance (SDI)	-	-	-
Savings	401(k) / Pre-Tax Savings	-	-	-
Fixed	Life Insurance	-	-	-
Fixed	Health Insurance	-	-	-
Fixed	Dental Insurance	-	-	-
Fixed	Vision	-	-	-
Tax	Property Taxes	-	-	-
Financing Activities				
Fixed	Mortgage Payments	-	-	-
Fixed	Auto Loan	-	-	-
Discretionary	Chase Sapphire	-	-	-

Other Living Expenses				
Fixed	Cable (TV + Internet)	-	-	-
Fixed	Cell Phone	-	-	-
Fixed	Insurance	-	-	-
Fixed	Rental	-	-	-
Fixed	Utilities	-	-	-
Discretionary	Childcare Expenses	-	-	-
Discretionary	Daily Living (Food, Clothing, etc)	-	-	-
Discretionary	Entertainment	-	-	-
Discretionary	Extracurricular	-	-	-
Discretionary	Gas	-	-	-
Discretionary	Subscriptions	-	-	-
Discretionary	Vacation + Travel	-	-	-
Total Outflows		-	-	-

CASH FLOW SUMMARY

<u>TYPE</u>	<u>APRIL</u>	<u>MAY</u>	<u>JUNE</u>
Income	-	-	-
Expenses	-	-	-
Cash Flow Balance	-	-	-

Cash Flow

JUL - SEPT

HABITS

<u>JULY</u>	<u>AUGUST</u>	<u>SEPTEMBER</u>
<p>Fish For Gold</p> <p>Mid-year check-in: maximize saving opportunities + find a bit more gold to add to your stack!</p> 	<p>Check Yourself</p> <p>Did you crush your goals? Are there bad expenses that you can get in check?</p> 	<p>Stack Cash</p> <p>Update the value of your assets on your balance sheet. Is your net worth growing?</p> 

INFLOWS

<u>CATEGORY</u>	<u>ITEM</u>	<u>JULY</u>	<u>AUGUST</u>	<u>SEPTEMBER</u>
Income				
	W-2	-	-	-
	1099	-	-	-
Total Inflows		-	-	-

OUTFLOWS

<u>CATEGORY</u>	<u>ITEM</u>	<u>JULY</u>	<u>AUGUST</u>	<u>SEPTEMBER</u>
Pay Yourself First				
Savings	Direct Savings (After Tax)	-	-	-
Tax + Payroll Deductions				
Tax	Social Security Tax*	-	-	-
Tax	Medicare Tax^	-	-	-
Tax	Income Tax: Federal	-	-	-
Tax	Income Tax: State	-	-	-
Fixed	State Disability Insurance (SDI) ^c	-	-	-
Savings	401(k) / Pre-Tax Savings	-	-	-
Fixed	Life Insurance	-	-	-
Fixed	Health Insurance	-	-	-
Fixed	Dental Insurance	-	-	-
Fixed	Vision	-	-	-
Tax	Property Taxes	-	-	-
Financing Activities				
Fixed	Mortgage Payments	-	-	-
Fixed	Auto Loan	-	-	-
Discretionary	Chase Sapphire	-	-	-

Other Living Expenses				
Fixed	Cable (TV + Internet)	-	-	-
Fixed	Cell Phone	-	-	-
Fixed	Insurance	-	-	-
Fixed	Rental	-	-	-
Fixed	Utilities	-	-	-
Discretionary	Childcare Expenses	-	-	-
Discretionary	Daily Living (Food, Clothing, etc	-	-	-
Discretionary	Entertainment	-	-	-
Discretionary	Extracirricular	-	-	-
Discretionary	Gas	-	-	-
Discretionary	Subscriptions	-	-	-
Discretionary	Vacation + Travel	-	-	-
Total Outflows		-	-	-

CASH FLOW SUMMARY

<u>TYPE</u>	<u>JULY</u>	<u>AUGUST</u>	<u>SEPTEMBER</u>
Income	-	-	-
Expenses	-	-	-
Cash Flow Balance	-	-	-

Cash Flow

OCT - DEC

HABITS

<u>OCTOBER</u>	<u>NOVEMBER</u>	<u>DECEMBER</u>
<p>Depend On You</p> <p>Say boo to scary liabilities! Seek better lending opportunities with lower rates.</p> 	<p>Don't Be Trippin</p> <p>Get year-to-date personal financial statements in check to close out the year on a high note.</p> 	<p>Mask Off</p> <p>NYE is a perfect time to level up + get pumped up as you project your future selfie.</p> 

INFLOWS

<u>CATEGORY</u>	<u>ITEM</u>	<u>OCTOBER</u>	<u>NOVEMBER</u>	<u>DECEMBER</u>
Income				
	W-2	-	-	-
	1099	-	-	-
Total Inflows		-	-	-

OUTFLOWS

<u>CATEGORY</u>	<u>ITEM</u>	<u>OCTOBER</u>	<u>NOVEMBER</u>	<u>DECEMBER</u>
Pay Yourself First				
Savings	Direct Savings (After Tax)	-	-	-
Tax + Payroll Deductions				
Tax	Social Security Tax*	-	-	-
Tax	Medicare Tax^	-	-	-
Tax	Income Tax: Federal	-	-	-
Tax	Income Tax: State	-	-	-
Fixed	State Disability Insurance (SDI)°	-	-	-
Savings	401(k) / Pre-Tax Savings	-	-	-
Fixed	Life Insurance	-	-	-
Fixed	Health Insurance	-	-	-
Fixed	Dental Insurance	-	-	-
Fixed	Vision	-	-	-
Tax	Property Taxes	-	-	-
Financing Activities				
Fixed	Mortgage Payments	-	-	-
Fixed	Auto Loan	-	-	-
Discretionary	Chase Sapphire	-	-	-

Other Living Expenses				
Fixed	Cable (TV + Internet)	-	-	-
Fixed	Cell Phone	-	-	-
Fixed	Insurance	-	-	-
Fixed	Rental	-	-	-
Fixed	Utilities	-	-	-
Discretionary	Childcare Expenses	-	-	-
Discretionary	Daily Living (Food, Clothing, etc.)	-	-	-
Discretionary	Entertainment	-	-	-
Discretionary	Extracurricular	-	-	-
Discretionary	Gas	-	-	-
Discretionary	Subscriptions	-	-	-
Discretionary	Vacation + Travel	-	-	-
Total Outflows		-	-	-

CASH FLOW SUMMARY

<u>TYPE</u>	<u>OCTOBER</u>	<u>NOVEMBER</u>	<u>DECEMBER</u>
Income	-	-	-
Expenses	-	-	-
Cash Flow Balance	-	-	-

Financial Selfie

**ASSETS**

<u>ITEM</u>	<u>RATE OF RETURN</u>	<u>Annual Contrib</u>	<u>12/31/2022</u>
Checking	% \$	- \$	-
Savings	% \$	- \$	-
Investments	% \$	- \$	-
Retirement	% \$	- \$	-
Home	%	\$	-
Car		\$	-
Jewelry		\$	-
Collectibles		\$	-
Total Assets		\$	-

LIABILITIES

<u>ITEM</u>	<u>INTEREST RATE</u>	<u>PAY OFF DATE</u>	<u>12/31/2022</u>
			\$ -
			\$ -
			\$ -
			\$ -
Total Liabilities			\$ -

NET WORTH

Total Assets	\$	-
Total Liabilities	\$	-
Total Net Worth	\$	-

Future Selfie



ASSETS

<u>ITEM</u>	<u>12/31/2027</u>	<u>12/30/2032</u>	<u>12/31/2047</u>
Checking	\$ -	\$ -	\$ -
Savings	\$ -	\$ -	\$ -
Investments	\$ -	\$ -	\$ -
Retirement	\$ -	\$ -	\$ -
Home	\$ -	\$ -	\$ -
Car	\$ -	\$ -	\$ -
Jewelry	\$ -	\$ -	\$ -
Collectibles	\$ -	\$ -	\$ -
Total Assets	\$ -	\$ -	\$ -

LIABILITIES

<u>ITEM</u>	<u>12/31/2027</u>	<u>12/30/2032</u>	<u>12/31/2047</u>
	\$ -	\$ -	\$ -
	\$ -	\$ -	\$ -
	\$ -	\$ -	\$ -
	\$ -	\$ -	\$ -
Total Liabilities	\$ -	\$ -	\$ -

NET WORTH

Total Assets	\$	\$	\$
Total Liabilities	\$	\$	\$
Total Net Worth	\$	\$	\$