

FPU OC2019: Week 4

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Homework

- Calculate how much you need for your fully funded Emergency Fund
- Fill out your Debt Snowball (plan) — when will you finish BS2?
- Read: *Where to Save Baby Step 3* (page 54)

Budgeting Just Got Easy

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January 2018 ✓ It's an EveryDollar Budget!

JANUARY INCOME		PLANNED	RECEIVED
Paycheck 1		\$2,500.00	\$2,500.00
Paycheck 2		\$2,500.00	\$1,250.00
+ Add Income		\$5,000.00	\$3,750.00

FAVORITES		PLANNED	REMAINING
Coffee		\$40.00	\$35.00

GIVING		PLANNED	REMAINING
Charity		\$500.00	\$500.00

SAVINGS		PLANNED	REMAINING
Emergency Fund		\$820.00	\$7,019.24

TRANSPORTATION		PLANNED	REMAINING
Gas		\$250.00	\$250.00

PLANNED	SPENT
Giving	\$500.00
Savings	\$820.00
Transportation	\$250.00
Food	\$40.00
Utilities	\$0.00
Home	\$1,250.00
Recreation	\$0.00
Personal	\$0.00

INCOME \$5,000

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Unallocated	477.30
▼ Every Two Weeks	3,078.93
▼ Cash	185.48
☑ Personal	185.48
	50.00
▼ Food	332.35
☑ Groceries	332.35
	150.00
☑ Going Out	0.00
	35.00
▼ Auto	1,196.09
☑ Gasoline	146.04
	40.00
☑ Rout. Maint.	98.01
	15.00
☑ Repairs & Tires	952.04
	150.00
▼ Home	55.99
☑ Supplies & Goods	55.99
	15.00
☑ Defense and Security	0.00
	14.61
▼ Lifestyle	290.93
☑ Gifts	64.43
	15.00

TRANSACTIONS

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Date	Type	Payee	Notes	Amount
02/17/18	⊖	[Pending] American Family Auto Ins	Auto: Insurance • Checking	74.30
02/14/18	⊖	[Pending] Cash for phone bill	Utilities: Cell Phone • Checking	60.00
See all your scheduled transactions »				
02/13/18	⊖	Verizon Wireless	Utilities: Cell Phone • Checking	60.00
02/09/18	➔	2 Week Expenses	(Multiple)	+521.54
02/09/18	☑	Paycheck	[Unallocated] • Checking	+845.00
02/07/18	⊖	Anytime Fitness	Health: Health Club • Checking	45.00
02/01/18	➔	Rent/Internet	(Multiple) • Checking	105.95
02/01/18	➔	Monthly Fill	(Multiple)	+620.00

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BUDGET					
▼ BUDGET	\$2,655.28	<input type="checkbox"/> ▼ Lifestyle	\$90.00	\$0.00	\$90.79
Cash	\$0.00	<input type="checkbox"/> Media & Entertainment	\$0.00	\$0.00	\$0.00
Powerplus Check...	\$100.00	<input type="checkbox"/> Grooming	\$30.00	\$0.00	\$30.00
✎ Savings 01	\$5.00	<input type="checkbox"/> Clothing & Shoes	\$35.00	\$0.00	\$35.79
Checking	\$1,545.28	<input type="checkbox"/> Vacation	\$0.00	\$0.00	\$0.00
Rainy Day Fund	\$1,005.00	<input type="checkbox"/> Xmas	\$0.00	\$0.00	\$0.00
▼ TRACKING	-\$118,562.03	<input type="checkbox"/> Gifts	\$25.00	\$0.00	\$25.00
Aurora Healthcare	-\$672.50	<input type="checkbox"/> ▼ Health	\$135.00	\$0.00	\$138.68
Ford Credit Auto ...	-\$5,179.44	<input type="checkbox"/> Health Club	\$10.00	\$0.00	\$10.00
Navient 5006	-\$28,678.40	<input type="checkbox"/> OTC Pharmacy	\$80.00	\$0.00	\$83.68
Navient 4991	-\$30,705.88	<input type="checkbox"/> Dentist	\$45.00	\$0.00	\$45.00
Great Lake High...	-\$53,325.81	<input type="checkbox"/> Medical	\$0.00	\$0.00	\$0.00
⊕ Add Account		<input type="checkbox"/> ▼ Pets	\$110.00	\$0.00	\$325.25
		<input type="checkbox"/> Food	\$10.00	\$0.00	\$12.12
		<input type="checkbox"/> Supplies	\$25.00	\$0.00	\$37.41
		<input type="checkbox"/> Vet	\$75.00	\$0.00	\$275.72
		<input type="checkbox"/> ▼ Savings	\$76.43	-\$29.00	\$1,097.99
		<input type="checkbox"/> Checking Reserve	\$0.00	\$0.00	\$0.00
		<input type="checkbox"/> Discretionary	\$30.00	\$0.00	\$50.00
		<input type="checkbox"/> Misc Expenses	\$46.43	-\$28.98	\$37.99
		<input type="checkbox"/> Rainy Day Fund (TSF)	\$0.00	\$0.00	\$1,000.00
		<input type="checkbox"/> TSF Share (Do Not Touch)	\$0.00	\$0.00	\$5.00

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“You must gain control over your money or
the lack of it will forever control you.”

Read more at: https://www.brainyquote.com/quotes/dave_ramsey_520281

–Dave Ramsey

Debt Free Scream

- Elizabeth - Indianapolis, IN:
- <https://www.youtube.com/watch?v=H-aNhxZqYgs>

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