

# FPU OC2019: Week 5

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## SCHEDULE

Edit

Baby Step 1 & Budgeting	Tue, Feb 5 6:00 PM
Baby Step 2	Tue, Feb 12 6:00 PM
Baby Step 3	Tue, Feb 19 6:00 PM
Baby Steps 4, 5, 6, & 7	Tue, Feb 26 6:00 PM
Buyer Beware	Tue, Mar 5 6:00 PM
The Role of Insurance	Tue, Mar 12 6:00 PM
Retirement Planning	Tue, Mar 19 6:00 PM
Real Estate & Mortgages	Tue, Mar 26 6:00 PM
The Great Misunderstanding	Tue, Apr 2 6:00 PM

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# Homework

1. Just a reminder: get your next budget committee meeting on the calendar!
2. Research how to save for college.
3. Read *In Order, but at the Same Time* on page 74 in your workbook.

# Budgeting Just Got Easy

EveryDollar helps you create a monthly budget so you can achieve your money goals. Say goodbye to money stress and hello to confidence in your financial future. Create your first budget in less than 10 minutes.

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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**

everydollar.com



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“Live like no else today, so you can live like  
no else tomorrow.”

Read more at: [https://www.brainyquote.com/quotes/dave\\_ramsey\\_520281](https://www.brainyquote.com/quotes/dave_ramsey_520281)

**–Dave Ramsey**

# Debt Free Scream

- Victoria - Madison, WI:
- <https://www.youtube.com/watch?v=vYEH-tfWZVU>



Show Video Here

# Envelope System

- Income Allocations (filling envelopes/categories)
- Budget/Envelope Categories
- Groupings of Categories (Housing, Trans)
- Accrual of Balances
- Sinking Funds for Large purchases
- Envelope Debit + Account = Transaction
- Based on Monthly Billing Periods