

A photograph of a person wearing a light green, long-sleeved button-down shirt. They are holding a small, bright red, textured wallet in their left hand and a silver coin in their right hand, as if about to put it in the wallet. The background is a plain, light-colored wall. In the top right corner of the overall page, there is a blurred image of a computer screen showing text like "t Cart..." and "ckout...".

Financial Fitness Planner

The Financial Fitness Planner is a guide to help you take control of your finances. It will help you to monitor your cash flow. A sound spending and savings plan is the foundation for your long-term financial success.



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Financial Goals

When you set financial goals you will accomplish what is important to you. You can control and prioritize your spending better with goals in mind. If you are married, complete this worksheet with your spouse. Short-term goals are accomplished within one year, intermediate goals 2 to 5 years, and long-term goals generally take more than 5 years to achieve.

Your Success Begins With Goals					
Short-Term Goals					
Priority	Goal	Start	End	Cost or Savings	My Plan to Achieve (Amount per month, sell assets, second job, etc.)
1	Starter Contingency Fund			\$1,000	
2	Pay off consumer debt				
3	Fully funded Contingency Fund			TBD	
Intermediate and Long-Term Goals					
Priority	Goal	Start	End	Cost or Savings	My Plan to Achieve (Amount per month, sell assets, second job, etc.)

Monthly Spending Plan Worksheet for _____, _____

Net Income Sources / Date							
Expenses	Account	Monthly Amount	Actually Spent	Due Date			
CHARITABLE GIVING							
Tithes							
Offerings							
Temple / Synagogue							
Other							
SAVING							
Emergency Fund							
Retirement Fund							
College Fund							
Investments							
Savings Acct. - Nonmonthly Expenses							
Goals							
Other							
HOUSING							
First Mortgage (or Rent)							
Second Mortgage							
Home Equity Line of Credit							
Property Taxes							
Insurance (renter or homeown.)							
Association fees							
Maintenance / Home repairs							
Furniture replacements							
Services (pool, gardener, etc.)							
Cleaning person							
Other							
UTILITIES							
Electricity							
Gas							
Water, sewer, garbage							
Phone (landline)							
Phone (cellular)							
Cable / Internet							
Internet							
Other							
TRANSPORTATION							
Car payment - #1							
Car payment - #2							
Car insurance - #1							

Monthly Spending Plan Worksheet for _____, _____

Net Income Sources / Date							
Expenses	Account	Monthly Amount	Actually Spent	Due Date			
Car insurance - #2							
Gas							
Car Replacement							
Parking / Tolls							
Other							
FOOD							
Groceries							
Breakfast Out							
Lunch Out							
Dinner Out							
Fast Food / Take Out							
Convenience store / Vending							
Warehouse Store							
Other							
CLOTHING							
Coats / Jackets							
Leisure / Sportswear							
Undergarments / Hosiery							
Business							
Shoes / Purses							
Shoe repair / Shoeshine							
Accessories (belts, scarves, etc.)							
Jewelry							
Dry cleaning / Alterations							
Other							
DEPENDENT CARE							
Child care							
Tuition							
Clothes							
Sporting fees							
Music Lessons							
School Supplies							
Allowance							
Other							
MEDICAL/HEALTH							
Disability Insurance							
Health Insurance							
Long Term Care Insurance							

Monthly Spending Plan Worksheet for _____, _____

Net Income Sources / Date							
Expenses	Account	Monthly Amount	Actually Spent	Due Date			
Co-pays / Bills							
Prescriptions							
Dentist (exams, work needed, etc.)							
Visions exams							
Vitamins/ Supplements							
Holistic healthcare providers							
Therapy							
Dog Grooming / Vet							
Other							
PERSONAL							
Life Insurance							
Toiletries							
Cosmetics							
Hair care (cuts, color, perms, etc.)							
Massage							
Gym / Exercise / Yoga							
Manicure / Pedicure							
Facial / Skin Care / Waxing							
Professional associations							
Magazine subscriptions							
Memberships							
Organization Dues							
Enrichment							
Gifts							
Miscellaneous							
Other							
PERSONAL ALLOWANCE							
Him							
Her							
Other							
VACATION / TRAVEL							
Airfare/Transportation							
Lodging							
Meals							
Other							
ENTERTAINMENT / RECREATION							
Tapes / CDs							
Movies / Rentals							

Monthly Spending Plan Worksheet for _____, _____

Net Income Sources / Date							
Expenses	Account	Monthly Amount	Actually Spent	Due Date			
Theater / Concerts							
Hobbies							
Season tickets							
Sports leagues, events, etc.							
Social outings							
Other							
BUSINESS							
Professional services							
Taxes							
Office supplies							
Postage							
Other							
DEBTS (minimum payments)							
Credit card - #1							
Credit card - #2							
Credit card - #3							
Credit card - #4							
Department store card - #1							
Department store card - #2							
Student loan - #1							
Student loan - #2							
Other							
Other							
Other							
Other							
TOTAL NET INCOME							
TOTAL EXPENSES							
NET CASH FLOW							

Account Options:		Totals
Checking (operations account)	CK	
Money Market (3-6 months of expenses)	MM	
Nonmonthly Expenses (escrow savings account)	NE	
Electronic Cash Envelopes (savings)	EE	
Cash Envelopes	CE	
Other		