

Money
Management
Calendar 2024

Guide to Managing Your
Weekly Income, Saving & Expenses

WISSE MONEY

Meet Our Family Resource Management Team



From left: Angela Taylor, Cynthia White, Theresa Jones, Portia Johnson, Renée Vines



Human Sciences Extension (HSE) offers educational programs to help Alabamians be healthy, financially secure, and experience improved family relations. Our research-based information addresses financial literacy; nutrition, diet, health, and wellness; family and fatherhood relationships; and workforce development. Collectively, our efforts improve health and well-being across the lifespan and enhance the quality of life for all Alabamians. These efforts are affiliated with the College of Human Sciences at Auburn University.

Weekly Income, Saving & Expenses (WISE) Money Management Calendar

Good money management is a habit. Successfully managing money takes a little effort and consistency. The Weekly Income, Saving & Expenses (WISE) Money Management Calendar is a financial management tool for you and your family. Use the WISE calendar throughout the entire year or for short-term planning during the year. The calendar's purpose is to help you plan and monitor your income, savings, and expenses. The calendar can help you do the following:

- Track monthly income, savings, and expenses
- Set, meet, and adjust specific, measurable, action-oriented, reachable, and time-bound (SMART) financial goals
- Manage, plan, and track debt
- Prepare for planned and unexpected expenses
- Develop a monthly money plan (budget)
- Remember payment and due dates
- Plan for grocery shopping and dining out
- Keep financial records for tax purposes

The worksheets in the calendar are designed to help you reach your money goals. Find additional money management resources on the Alabama Extension website at www.aces.edu/go/WiseMoney.

Human Sciences Extension, a unit of Alabama Extension, offers **WISE 101**, a one-hour workshop designed to teach participants how to best use the WISE Money Management Calendar. For more information about WISE 101 and other personal financial resource management educational programs, workshops, and publications, visit www.aces.edu.

WISE Worksheets

- Income Tracker
- Spending Tracker
- Savings Goals and Savings Plan
- Debt Log and Debt Plan
- Monthly Money Plan
- Grocery and Dining Plan
- Tax Preparation and Record Keeping Log

PROFESSIONAL HIGHLIGHT: Patricia Smith

A regional Extension agent in the Alabama Cooperative Extension System at Auburn University and Alabama A&M University, Patricia Smith serves on the Human Sciences Extension (HSE) Priority Program Team (PPT). She has responsibility for northwest Alabama, including the following counties: Lauderdale, Colbert, Franklin, Lawrence, Morgan, Limestone, Marion, Fayette, Winston, Lamar, and Walker. Smith's expertise is in family financial resource management and workforce development.

She specializes in identity theft and youth savings. Through her Extension activities, Smith reaches approximately 1,200 residents annually. For 10 years, she served fifteen Zone 1 radon counties as the Alabama State Radon Coordinator/Educator and received the Auburn University Grant Award. Of the 41 states that receive the Environmental Protection Agency (EPA) Radon Grant, Smith received the National Radon Award Action Month Recognition Award for 2 years straight. Smith was honored with the Community Partnership Award from the Alabama Affiliate National Extension Association of Family and Consumer Sciences (NEAFCS) for Outstanding Achievement with Alabama Extension. She received the Merit Award for Outstanding Service in Resource Management and Workforce Development for Outstanding Achievement with Alabama Extension. Smith initiated the Power of Saving Program for Youth in Colbert and Lauderdale Counties.



2024

January

S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

February

S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29		

March

S	M	T	W	T	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

April

S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				

May

S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

June

S	M	T	W	T	F	S
					1	
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30						

July

S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

August

S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

September

S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					

October

S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

November

S	M	T	W	T	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

December

S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

Holidays

(Federal holidays as designated by the US Office of Personnel Management)

January 1

New Year's Day

January 15

Birthday of Martin Luther King, Jr.

February 19

Washington's Birthday

March 10

Daylight Saving Begins

May 27

Memorial Day

June 19

Juneteenth National Independence Day

July 4

Independence Day

September 2

Labor Day

October 14

Columbus Day

November 3

Daylight Saving Ends

November 11

Veterans Day

November 28

Thanksgiving Day

December 25

Christmas Day

Worksheet 1.1 Income Tracker

Charts 1 and 2 are used to track your money—**income** and **spending**—and find the averages of how much you make and spend each month. Tracking your income and spending is the first step in creating a realistic budget.

Weekly Income

Month 1			
Date	Source	Description	Amount
Total:			

Month 2			
Date	Source	Description	Amount
Total:			

Month 3			
Date	Source	Description	Amount
Total:			

Weekly Average:

Biweekly Income

Month 1			
Date	Source	Description	Amount
Total:			

Month 2			
Date	Source	Description	Amount
Total:			

Month 3			
Date	Source	Description	Amount
Total:			

Biweekly Average:

Worksheet 1.2 Income Tracker

Monthly Income

Month 1			
Date	Source	Description	Amount
Total:			

Month 2			
Date	Source	Description	Amount
Total:			

Month 3			
Date	Source	Description	Amount
Total:			

Monthly Average:

Yearly Income

Month 1			
Date	Source	Description	Amount
Total:			

Month 2			
Date	Source	Description	Amount
Total:			

Month 3			
Date	Source	Description	Amount
Total:			

Yearly Average:

Worksheet 2.1 Spending Tracker

Month 1

Fixed Expenses		
Category	Description	Amount
Housing		
Electricity/Gas		
Water		
Telephone		
Cable/Internet		
Taxes		
Insurance: Life		
Insurance: Auto		
Insurance: Health		
Insurance: Renter/Home		
Auto Note		
Loan/Debt		

Month 2

Fixed Expenses		
Category	Description	Amount
Housing		
Electricity/Gas		
Water		
Telephone		
Cable/Internet		
Taxes		
Insurance: Life		
Insurance: Auto		
Insurance: Health		
Insurance: Renter/Home		
Auto Note		
Loan/Debt		

Month 3

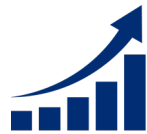
Fixed Expenses		
Category	Description	Amount
Housing		
Electricity/Gas		
Water		
Telephone		
Cable/Internet		
Taxes		
Insurance: Life		
Insurance: Auto		
Insurance: Health		
Insurance: Renter/Home		
Auto Note		
Loan/Debt		

Month 1 Total:

Month 2 Total:

Month 3 Total:

3-Month Average:



Average Formula

$$= \frac{\text{Total Sum of All Numbers}}{\text{Number of Item in the Set}}$$



Before creating a monthly money plan for the future, it is a good idea to understand how you have used your money in the past. Looking at 3 months of income and spending can give you a good idea of how much money you spend on average. A 3-month snapshot is a better estimate than just 1 month of spending or expenses.

Worksheet 2.2 Spending Tracker

Month 1

Flexible Expenses		
Category	Description	Amount
Groceries		
Eating Out		
Medical Expenses		
Transportation		
Contribution		
Gifts		
Entertainment		
Subscriptions		
Clothing		
Personal Care		
House Supplies		

Month 2

Flexible Expenses		
Category	Description	Amount
Groceries		
Eating Out		
Medical Expenses		
Transportation		
Contribution		
Gifts		
Entertainment		
Subscriptions		
Clothing		
Personal Care		
House Supplies		

Month 3

Flexible Expenses		
Category	Description	Amount
Groceries		
Eating Out		
Medical Expenses		
Transportation		
Contribution		
Gifts		
Entertainment		
Subscriptions		
Clothing		
Personal Care		
House Supplies		

Month 1 Total:

Month 2 Total:

Month 3 Total:

3-Month Average:

Once you have calculated the 3-month average spending, consider the following:

- What expenses surprised you?

- Are there areas of spending that you now consider unnecessary?

- Are you paying for services or subscriptions that you are not using?

- Are there service fees that can be reduced or eliminated?

- How does your weekday spending differ from your weekend spending?



Worksheet 3.1 Savings Goals

Life happens! Use the savings worksheets to prepare for unplanned and unexpected expenses, such as a medical emergency, home repair, or surprise bill. You may also want to **save** for future planned expenses such as buying a home, paying for a wedding, attending college, or taking a vacation. Post your goals (and a picture) as a daily reminder and encouraging inspiration.

Take the first step to **set a savings goal**.

Choose at least one statement that interests you.

<p>One thing I'm proud of:</p>	<p>One promise to myself:</p>	<p>One thing I'd like to change:</p>	<p>One dream I have for myself:</p>
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Use the **saving snapshot worksheet** to plan and prioritize.

Think about things you would like to save for.



Prioritize what you could accomplish now and later.

<p>Short-Term List something you want to accomplish in the next few months.</p> <hr/> <hr/>	<p>Medium-Term List something you want to accomplish in the next year.</p> <hr/> <hr/>	<p>Long-Term List something you want to accomplish far in the future.</p> <hr/> <hr/>
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S	<p>Specific Clearly state your goal.</p>
M	<p>Measurable Ensure you can measure success.</p>
A	<p>Achievable Set goals you know you can achieve.</p>
R	<p>Relevant Set goals relevant to your career or education.</p>
T	<p>Time Bound Set a deadline for completion.</p>

When aiming to save, be sure your goals are **SMART**—specific, measurable, achievable, relevant, and time bound.

Worksheet 3.2 Savings Plan

Get specific about your savings goals. The difference between a dream and a **goal** is an actionable plan. Set a SMART plan to reach your savings goals by using the prompts below.

Short-Term

List something you want to accomplish in the next few months.

Calculate a savings target to plan for your goal.

Total amount needed

Example: \$400

Time to reach goal

+

Example: 10 weeks

Amount to save

=

Example: \$40 per week

Medium-Term

List something you want to accomplish in the next year.

Calculate a savings target to plan for your goal.

Total amount needed

Example: \$400

Time to reach goal

+

Example: 40 weeks

Amount to save

=

Example: \$10 per week

Long-Term

List something you want to accomplish far in the future.

Calculate a savings target to plan for your goal.

Total amount needed

Example: \$400

Time to reach goal

+

Example: 200 weeks

Amount to save

=

Example: \$2 per week

PRO TIP: If you want assistance building your savings goals or brainstorming ways to achieve your goals, consider completing the **Money Goals Saving Series** offered by Human Sciences Extension.



Ways to help you find money to save:

- Automate savings
- Shop new utility and insurance rates
- Pack your lunch
- Prepare in advance for grocery shopping
- Bundle insurances to save more
- Don't miss out on tax deductions and credits

Worksheet 4.1 Debt Log

A **debt** is any money owed to anyone. Types of common debt include credit card, payday, personal, student, and auto loans. Log your debts to get a better picture of your financial obligations. Include all loans and any past-due bills and fees, including medical bills and money owed to friends and family.

My Debt Picture

1. Look at the images below.
2. Use a pen or highlighter to circle the debts you have.
3. Put a star on those that concern you the most.


Common debt types to help you brainstorm:

 Student loans	 Credit card debt	 Debts in collection
 Mortgage	 Back child support	 Past-due utilities
 Past-due rent	 Auto title loan	 Installment loan
 Gambling debt	 Friends & family	 Line of credit
 Medical debt	 Back taxes	 Payday loan
 Auto loan	 Past-due fees and fines	 Other

My Debt List

1. List all the debts you have.
2. Fill out the table to see your total monthly debt payment.
3. Circle any debts in collections.

PRO TIP: Your credit report is a good place to start looking at your outstanding debts. Consider completing the **Money Goals Debt Series** offered by the Human Sciences Extension team to get a handle on debt.

Debt	Payment Amount	Payment Due Date	Up-to-Date?	Interest Rate (%)	Total Amount Left to Pay	Payoff Date or Goal	Notes, Including Any Fees
 Total Monthly Payment Amount:	\$						

Worksheet 4.2 Debt Plan

Once you know your debts, the next step is to make a plan to reduce debt. Reducing your debt can save you money over time. There are a few common methods to plan repayment of debts. Pick the approach that works for you and start deciding the order that you will pay off balances.

Ways to Reduce Debt

SNOWBALL

START OFF SMALL



After you have made all your minimum payments, increase your payment on the **smallest debt**. After it is paid off, add that amount to your payment on the next smallest debt,

Pros: If you have many small debts, you might see progress quickly by reducing the number of debts you owe.

Cons: If the interest and fees are high on your larger debts, you might pay more overall and pay off the smallest ones first.

I will use this strategy and will start with these debts:

AVALANCHE

HIGHEST INTEREST RATE



After you have made all your minimum payments, increase your payment on the debt that has the highest interest rate. After it is paid off, add that amount to your payment on the next highest-rate debt.

Pros: You get rid of the most expensive debt first. By paying off the debts that charge the highest interest and fees, you get more bang for your buck.

Cons: You might not feel like you are making progress very quickly, especially if that debt is large.

I will use this strategy and will start with these debts:

Priority Debt 1			Priority Debt 2			Priority Debt 3		
Date	Amount Paid	Remaining Balance	Date	Amount Paid	Remaining Balance	Date	Amount Paid	Remaining Balance

Note: Focus on one debt priority at a time. After paying off/down priority debt 1, move on to priority debt 2, then 3.

What goal is your debt keeping you from reaching?

Worksheet 5. Monthly Money Plan

Let's face it. No one likes the "B" word: BUDGET. We use the term "monthly plan" instead of "budget" in the WISE calendar. Once you identify and track income and expenses, determine financial goals to save for, and create a plan to pay down debt, you are ready to develop your monthly money plan. Use the final balances and averages from worksheets 1 through 4 to populate your personal monthly money plan.

Income (Worksheets 1.1 & 1.2)			SMART Savings (Worksheet 3.2)				
	Plan Amount	Actual Amount		Plan Amount	Actual Amount	Difference	Balance
Income 1			Short-Term				
Income 2			Intermediate				
Income 3			Long-Term				

Debts (Worksheet 4.2)			
	Monthly Plan Amount	Actual Amount	Remaining Balance
Priority Debt			
All Others/ Min. Payments			

Fixed Expenses (Worksheet 2.1)				Flexible Expenses (Worksheet 2.2)			
Category	Plan Amount	Actual Amount	Difference	Category	Plan Amount	Actual Amount	Difference
Housing				Groceries			
Electricity/Gas				Eating Out			
Water				Medical Expenses			
Telephone				Transportation			
Cable/Internet/Streaming				Contribution			
Taxes/Fees				Gifts			
Insurance: Life				Entertainment			
Insurance: Auto				Subscriptions			
Insurance: Health				Clothing			
Insurance: Renter/Home				Personal Care			
Auto Note				House Supplies			
Loan Payment				Other			
Other				Miscellaneous			
			Total:				Total:

Summary		
Income:	Savings:	Starting Balance:
Expenses:	Debt:	Ending Balance:

Monthly Unplanned Expenses

Throughout the month, you will likely encounter additional unplanned or unexpected expenses. When this happens, use this worksheet to record the expenses. Adjust your monthly money plan if the new expense will be ongoing.

January					
	Week 1	Week 2	Week 3	Week 4	Week 5
Groceries					
Eating out					
Medical expenses					
Transportation					
Contributions					
Gifts					
Entertainment					
Subscriptions					
Clothing					
Personal care					
House supplies					
Additional:					
Additional:					
Additional:					

WEEKLY TOTALS:					
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TOTAL INCOME FOR THIS MONTH:	
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JANUARY

Monthly Money Plan (Worksheet 5)

Income		Savings					
	Plan Amount	Actual Amount		Plan Amount	Actual Amount	Difference	Balance
Income 1			Short-Term				
Income 2			Intermediate				
Income 3			Long-Term				

Debts

	Monthly Plan Amount	Actual Amount	Remaining Balance
Priority Debt			
All Others/ Min. Payments			

Fixed Expenses

Category	Plan Amount	Actual Amount	Difference
Housing			
Electricity/Gas			
Water			
Telephone			
Cable/Internet			
Taxes/Fees			
Insurance: Life			
Insurance: Auto			
Insurance: Health			
Insurance: Renter/Home			
Auto Note			
Loan Payment			
Other			
Total:			

Flexible Expenses

Category	Plan Amount	Actual Amount	Difference
Groceries			
Eating Out			
Medical Expenses			
Transportation			
Contribution			
Gifts			
Entertainment			
Subscriptions			
Clothing			
Personal Care			
House Supplies			
Other			
Miscellaneous			
Total:			

Summary

Income:	Savings:	Starting Balance:
Expenses:	Debt:	Ending Balance:

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

Notes

Reminders

"It's easy to meet expenses; everywhere we go, there they are."
Anonymous

Monthly Unplanned Expenses

Throughout the month, you will likely encounter additional unplanned or unexpected expenses. When this happens, use this worksheet to record the expenses. Adjust your monthly money plan if the new expense will be ongoing.

February					
	Week 1	Week 2	Week 3	Week 4	Week 5
Groceries					
Eating out					
Medical expenses					
Transportation					
Contributions					
Gifts					
Entertainment					
Subscriptions					
Clothing					
Personal care					
House supplies					
Additional:					
Additional:					
Additional:					

WEEKLY TOTALS:					
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TOTAL INCOME FOR THIS MONTH:	
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FEBRUARY

Monthly Money Plan (Worksheet 5)

Income		Savings					
	Plan Amount	Actual Amount		Plan Amount	Actual Amount	Difference	Balance
Income 1			Short-Term				
Income 2			Intermediate				
Income 3			Long-Term				

Debts

	Monthly Plan Amount	Actual Amount	Remaining Balance
Priority Debt			
All Others/ Min. Payments			

Fixed Expenses

Category	Plan Amount	Actual Amount	Difference
Housing			
Electricity/Gas			
Water			
Telephone			
Cable/Internet			
Taxes/Fees			
Insurance: Life			
Insurance: Auto			
Insurance: Health			
Insurance: Renter/Home			
Auto Note			
Loan Payment			
Other			
Total:			

Flexible Expenses

Category	Plan Amount	Actual Amount	Difference
Groceries			
Eating Out			
Medical Expenses			
Transportation			
Contribution			
Gifts			
Entertainment			
Subscriptions			
Clothing			
Personal Care			
House Supplies			
Other			
Miscellaneous			
Total:			

Summary

Income:	Savings:	Starting Balance:
Expenses:	Debt:	Ending Balance:

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29		

Notes

Reminders

"Money grows on the tree of persistence."
Japanese Proverb

Monthly Unplanned Expenses

Throughout the month, you will likely encounter additional unplanned or unexpected expenses. When this happens, use this worksheet to record the expenses. Adjust your monthly money plan if the new expense will be ongoing.

March					
	Week 1	Week 2	Week 3	Week 4	Week 5
Groceries					
Eating out					
Medical expenses					
Transportation					
Contributions					
Gifts					
Entertainment					
Subscriptions					
Clothing					
Personal care					
House supplies					
Additional:					
Additional:					
Additional:					

WEEKLY TOTALS:

TOTAL INCOME FOR THIS MONTH:

MARCH

Monthly Money Plan (Worksheet 5)

Income		Savings					
	Plan Amount	Actual Amount		Plan Amount	Actual Amount	Difference	Balance
Income 1			Short-Term				
Income 2			Intermediate				
Income 3			Long-Term				

Debts

	Monthly Plan Amount	Actual Amount	Remaining Balance
Priority Debt			
All Others/ Min. Payments			

Fixed Expenses

Category	Plan Amount	Actual Amount	Difference
Housing			
Electricity/Gas			
Water			
Telephone			
Cable/Internet			
Taxes/Fees			
Insurance: Life			
Insurance: Auto			
Insurance: Health			
Insurance: Renter/Home			
Auto Note			
Loan Payment			
Other			
Total:			

Flexible Expenses

Category	Plan Amount	Actual Amount	Difference
Groceries			
Eating Out			
Medical Expenses			
Transportation			
Contribution			
Gifts			
Entertainment			
Subscriptions			
Clothing			
Personal Care			
House Supplies			
Other			
Miscellaneous			
Total:			

Summary

Income:	Savings:	Starting Balance:
Expenses:	Debt:	Ending Balance:

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

Notes

Reminders

"Money without brains is always dangerous."

Napoleon Hill

Monthly Unplanned Expenses

Throughout the month, you will likely encounter additional unplanned or unexpected expenses. When this happens, use this worksheet to record the expenses. Adjust your monthly money plan if the new expense will be ongoing.

April					
	Week 1	Week 2	Week 3	Week 4	Week 5
Groceries					
Eating out					
Medical expenses					
Transportation					
Contributions					
Gifts					
Entertainment					
Subscriptions					
Clothing					
Personal care					
House supplies					
Additional:					
Additional:					
Additional:					

WEEKLY TOTALS:

TOTAL INCOME FOR THIS MONTH:

APRIL

Monthly Money Plan (Worksheet 5)

Income			Savings				
	Plan Amount	Actual Amount		Plan Amount	Actual Amount	Difference	Balance
Income 1			Short-Term				
Income 2			Intermediate				
Income 3			Long-Term				

Debts

	Monthly Plan Amount	Actual Amount	Remaining Balance
Priority Debt			
All Others/ Min. Payments			

Fixed Expenses

Category	Plan Amount	Actual Amount	Difference
Housing			
Electricity/Gas			
Water			
Telephone			
Cable/Internet			
Taxes/Fees			
Insurance: Life			
Insurance: Auto			
Insurance: Health			
Insurance: Renter/Home			
Auto Note			
Loan Payment			
Other			
Total:			

Flexible Expenses

Category	Plan Amount	Actual Amount	Difference
Groceries			
Eating Out			
Medical Expenses			
Transportation			
Contribution			
Gifts			
Entertainment			
Subscriptions			
Clothing			
Personal Care			
House Supplies			
Other			
Miscellaneous			
Total:			

Summary

Income:	Savings:	Starting Balance:
Expenses:	Debt:	Ending Balance:

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				

Notes

Reminders

"Money is the opposite of the weather. Nobody talks about it, but everybody does something about it."
Rebecca Johnson

Monthly Unplanned Expenses

Throughout the month, you will likely encounter additional unplanned or unexpected expenses. When this happens, use this worksheet to record the expenses. Adjust your monthly money plan if the new expense will be ongoing.

May					
	Week 1	Week 2	Week 3	Week 4	Week 5
Groceries					
Eating out					
Medical expenses					
Transportation					
Contributions					
Gifts					
Entertainment					
Subscriptions					
Clothing					
Personal care					
House supplies					
Additional:					
Additional:					
Additional:					

WEEKLY TOTALS:

TOTAL INCOME FOR THIS MONTH:

MAY

Monthly Money Plan (Worksheet 5)

Income			Savings				
	Plan Amount	Actual Amount		Plan Amount	Actual Amount	Difference	Balance
Income 1			Short-Term				
Income 2			Intermediate				
Income 3			Long-Term				

Debts

	Monthly Plan Amount	Actual Amount	Remaining Balance
Priority Debt			
All Others/ Min. Payments			

Fixed Expenses

Category	Plan Amount	Actual Amount	Difference
Housing			
Electricity/Gas			
Water			
Telephone			
Cable/Internet			
Taxes/Fees			
Insurance: Life			
Insurance: Auto			
Insurance: Health			
Insurance: Renter/Home			
Auto Note			
Loan Payment			
Other			
Total:			

Flexible Expenses

Category	Plan Amount	Actual Amount	Difference
Groceries			
Eating Out			
Medical Expenses			
Transportation			
Contribution			
Gifts			
Entertainment			
Subscriptions			
Clothing			
Personal Care			
House Supplies			
Other			
Miscellaneous			
Total:			

Summary

Income:	Savings:	Starting Balance:
Expenses:	Debt:	Ending Balance:

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

Notes

Reminders

"Too many people spend money they haven't earned, to buy things they don't want, to impress people they don't like."

Will Smith

Monthly Unplanned Expenses

Throughout the month, you will likely encounter additional unplanned or unexpected expenses. When this happens, use this worksheet to record the expenses. Adjust your monthly money plan if the new expense will be ongoing.

June					
	Week 1	Week 2	Week 3	Week 4	Week 5
Groceries					
Eating out					
Medical expenses					
Transportation					
Contributions					
Gifts					
Entertainment					
Subscriptions					
Clothing					
Personal care					
House supplies					
Additional:					
Additional:					
Additional:					

WEEKLY TOTALS:

TOTAL INCOME FOR THIS MONTH:

JUNE

Monthly Money Plan (Worksheet 5)

Income			Savings				
	Plan Amount	Actual Amount		Plan Amount	Actual Amount	Difference	Balance
Income 1			Short-Term				
Income 2			Intermediate				
Income 3			Long-Term				

Debts			
	Monthly Plan Amount	Actual Amount	Remaining Balance
Priority Debt			
All Others/ Min. Payments			

Fixed Expenses				Flexible Expenses			
Category	Plan Amount	Actual Amount	Difference	Category	Plan Amount	Actual Amount	Difference
Housing				Groceries			
Electricity/Gas				Eating Out			
Water				Medical Expenses			
Telephone				Transportation			
Cable/Internet				Contribution			
Taxes/Fees				Gifts			
Insurance: Life				Entertainment			
Insurance: Auto				Subscriptions			
Insurance: Health				Clothing			
Insurance: Renter/Home				Personal Care			
Auto Note				House Supplies			
Loan Payment				Other			
Other				Miscellaneous			
Total:				Total:			

Summary		
Income:	Savings:	Starting Balance:
Expenses:	Debt:	Ending Balance:

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30						

Notes

Reminders

"I won't buy it until I can buy it twice."
Jay-Z

Monthly Unplanned Expenses

Throughout the month, you will likely encounter additional unplanned or unexpected expenses. When this happens, use this worksheet to record the expenses. Adjust your monthly money plan if the new expense will be ongoing.

July					
	Week 1	Week 2	Week 3	Week 4	Week 5
Groceries					
Eating out					
Medical expenses					
Transportation					
Contributions					
Gifts					
Entertainment					
Subscriptions					
Clothing					
Personal care					
House supplies					
Additional:					
Additional:					
Additional:					

WEEKLY TOTALS:

TOTAL INCOME FOR THIS MONTH:

JULY

Monthly Money Plan (Worksheet 5)

Income			Savings				
	Plan Amount	Actual Amount		Plan Amount	Actual Amount	Difference	Balance
Income 1			Short-Term				
Income 2			Intermediate				
Income 3			Long-Term				

Debts

	Monthly Plan Amount	Actual Amount	Remaining Balance
Priority Debt			
All Others/ Min. Payments			

Fixed Expenses

Category	Plan Amount	Actual Amount	Difference
Housing			
Electricity/Gas			
Water			
Telephone			
Cable/Internet			
Taxes/Fees			
Insurance: Life			
Insurance: Auto			
Insurance: Health			
Insurance: Renter/Home			
Auto Note			
Loan Payment			
Other			
Total:			

Flexible Expenses

Category	Plan Amount	Actual Amount	Difference
Groceries			
Eating Out			
Medical Expenses			
Transportation			
Contribution			
Gifts			
Entertainment			
Subscriptions			
Clothing			
Personal Care			
House Supplies			
Other			
Miscellaneous			
Total:			

Summary

Income:	Savings:	Starting Balance:
Expenses:	Debt:	Ending Balance:

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

Notes

Reminders

"When money realizes that it is in good hands, it wants to stay and multiply in those hands."

Idowu Koyenikan

Monthly Unplanned Expenses

Throughout the month, you will likely encounter additional unplanned or unexpected expenses. When this happens, use this worksheet to record the expenses. Adjust your monthly money plan if the new expense will be ongoing.

August					
	Week 1	Week 2	Week 3	Week 4	Week 5
Groceries					
Eating out					
Medical expenses					
Transportation					
Contributions					
Gifts					
Entertainment					
Subscriptions					
Clothing					
Personal care					
House supplies					
Additional:					
Additional:					
Additional:					

WEEKLY TOTALS:					
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TOTAL INCOME FOR THIS MONTH:	
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AUGUST

Monthly Money Plan (Worksheet 5)

Income			Savings			
	Plan Amount	Actual Amount	Plan Amount	Actual Amount	Difference	Balance
Income 1			Short-Term			
Income 2			Intermediate			
Income 3			Long-Term			

Debts			
	Monthly Plan Amount	Actual Amount	Remaining Balance
Priority Debt			
All Others/ Min. Payments			

Fixed Expenses				Flexible Expenses			
Category	Plan Amount	Actual Amount	Difference	Category	Plan Amount	Actual Amount	Difference
Housing				Groceries			
Electricity/Gas				Eating Out			
Water				Medical Expenses			
Telephone				Transportation			
Cable/Internet				Contribution			
Taxes/Fees				Gifts			
Insurance: Life				Entertainment			
Insurance: Auto				Subscriptions			
Insurance: Health				Clothing			
Insurance: Renter/Home				Personal Care			
Auto Note				House Supplies			
Loan Payment				Other			
Other				Miscellaneous			
Total:				Total:			

Summary		
Income:	Savings:	Starting Balance:
Expenses:	Debt:	Ending Balance:

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

Notes

Reminders

"Money, like emotions, is something you must control to keep your life on the right track."

Natasha Munson

Monthly Unplanned Expenses

Throughout the month, you will likely encounter additional unplanned or unexpected expenses. When this happens, use this worksheet to record the expenses. Adjust your monthly money plan if the new expense will be ongoing.

September					
	Week 1	Week 2	Week 3	Week 4	Week 5
Groceries					
Eating out					
Medical expenses					
Transportation					
Contributions					
Gifts					
Entertainment					
Subscriptions					
Clothing					
Personal care					
House supplies					
Additional:					
Additional:					
Additional:					

WEEKLY TOTALS:					
-----------------------	--	--	--	--	--

TOTAL INCOME FOR THIS MONTH:	
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SEPTEMBER

Monthly Money Plan (Worksheet 5)

Income			Savings				
	Plan Amount	Actual Amount		Plan Amount	Actual Amount	Difference	Balance
Income 1			Short-Term				
Income 2			Intermediate				
Income 3			Long-Term				

Debts

	Monthly Plan Amount	Actual Amount	Remaining Balance
Priority Debt			
All Others/ Min. Payments			

Fixed Expenses

Category	Plan Amount	Actual Amount	Difference
Housing			
Electricity/Gas			
Water			
Telephone			
Cable/Internet			
Taxes/Fees			
Insurance: Life			
Insurance: Auto			
Insurance: Health			
Insurance: Renter/Home			
Auto Note			
Loan Payment			
Other			
Total:			

Flexible Expenses

Category	Plan Amount	Actual Amount	Difference
Groceries			
Eating Out			
Medical Expenses			
Transportation			
Contribution			
Gifts			
Entertainment			
Subscriptions			
Clothing			
Personal Care			
House Supplies			
Other			
Miscellaneous			
Total:			

Summary

Income:	Savings:	Starting Balance:
Expenses:	Debt:	Ending Balance:

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					

Notes

Reminders

"Money is a terrible master but an excellent servant."
P. T. Barnum

Monthly Unplanned Expenses

Throughout the month, you will likely encounter additional unplanned or unexpected expenses. When this happens, use this worksheet to record the expenses. Adjust your monthly money plan if the new expense will be ongoing.

October					
	Week 1	Week 2	Week 3	Week 4	Week 5
Groceries					
Eating out					
Medical expenses					
Transportation					
Contributions					
Gifts					
Entertainment					
Subscriptions					
Clothing					
Personal care					
House supplies					
Additional:					
Additional:					
Additional:					

WEEKLY TOTALS:

TOTAL INCOME FOR THIS MONTH:

OCTOBER

Monthly Money Plan (Worksheet 5)

Income			Savings				
	Plan Amount	Actual Amount		Plan Amount	Actual Amount	Difference	Balance
Income 1			Short-Term				
Income 2			Intermediate				
Income 3			Long-Term				

Debts

	Monthly Plan Amount	Actual Amount	Remaining Balance
Priority Debt			
All Others/ Min. Payments			

Fixed Expenses

Category	Plan Amount	Actual Amount	Difference
Housing			
Electricity/Gas			
Water			
Telephone			
Cable/Internet			
Taxes/Fees			
Insurance: Life			
Insurance: Auto			
Insurance: Health			
Insurance: Renter/Home			
Auto Note			
Loan Payment			
Other			
Total:			

Flexible Expenses

Category	Plan Amount	Actual Amount	Difference
Groceries			
Eating Out			
Medical Expenses			
Transportation			
Contribution			
Gifts			
Entertainment			
Subscriptions			
Clothing			
Personal Care			
House Supplies			
Other			
Miscellaneous			
Total:			

Summary

Income:	Savings:	Starting Balance:
Expenses:	Debt:	Ending Balance:

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

Notes

Reminders

"It's amazing how fast later comes when you buy now!"

Milton Berle

Monthly Unplanned Expenses

Throughout the month, you will likely encounter additional unplanned or unexpected expenses. When this happens, use this worksheet to record the expenses. Adjust your monthly money plan if the new expense will be ongoing.

November					
	Week 1	Week 2	Week 3	Week 4	Week 5
Groceries					
Eating out					
Medical expenses					
Transportation					
Contributions					
Gifts					
Entertainment					
Subscriptions					
Clothing					
Personal care					
House supplies					
Additional:					
Additional:					
Additional:					

WEEKLY TOTALS:

--	--	--	--	--

TOTAL INCOME FOR THIS MONTH:

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NOVEMBER

Monthly Money Plan (Worksheet 5)

Income			Savings				
	Plan Amount	Actual Amount		Plan Amount	Actual Amount	Difference	Balance
Income 1			Short-Term				
Income 2			Intermediate				
Income 3			Long-Term				

Debts			
	Monthly Plan Amount	Actual Amount	Remaining Balance
Priority Debt			
All Others/ Min. Payments			

Fixed Expenses				Flexible Expenses			
Category	Plan Amount	Actual Amount	Difference	Category	Plan Amount	Actual Amount	Difference
Housing				Groceries			
Electricity/Gas				Eating Out			
Water				Medical Expenses			
Telephone				Transportation			
Cable/Internet				Contribution			
Taxes/Fees				Gifts			
Insurance: Life				Entertainment			
Insurance: Auto				Subscriptions			
Insurance: Health				Clothing			
Insurance: Renter/Home				Personal Care			
Auto Note				House Supplies			
Loan Payment				Other			
Other				Miscellaneous			
Total:				Total:			

Summary		
Income:	Savings:	Starting Balance:
Expenses:	Debt:	Ending Balance:

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

Notes

Reminders

"Money often costs too much."
Ralph Waldo Emerson

Monthly Unplanned Expenses

Throughout the month, you will likely encounter additional unplanned or unexpected expenses. When this happens, use this worksheet to record the expenses. Adjust your monthly money plan if the new expense will be ongoing.

December					
	Week 1	Week 2	Week 3	Week 4	Week 5
Groceries					
Eating out					
Medical expenses					
Transportation					
Contributions					
Gifts					
Entertainment					
Subscriptions					
Clothing					
Personal care					
House supplies					
Additional:					
Additional:					
Additional:					

WEEKLY TOTALS:					
-----------------------	--	--	--	--	--

TOTAL INCOME FOR THIS MONTH:	
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DECEMBER

Monthly Money Plan (Worksheet 5)

Income			Savings				
	Plan Amount	Actual Amount		Plan Amount	Actual Amount	Difference	Balance
Income 1			Short-Term				
Income 2			Intermediate				
Income 3			Long-Term				

Debts

	Monthly Plan Amount	Actual Amount	Remaining Balance
Priority Debt			
All Others/ Min. Payments			

Fixed Expenses

Category	Plan Amount	Actual Amount	Difference
Housing			
Electricity/Gas			
Water			
Telephone			
Cable/Internet			
Taxes/Fees			
Insurance: Life			
Insurance: Auto			
Insurance: Health			
Insurance: Renter/Home			
Auto Note			
Loan Payment			
Other			
Total:			

Flexible Expenses

Category	Plan Amount	Actual Amount	Difference
Groceries			
Eating Out			
Medical Expenses			
Transportation			
Contribution			
Gifts			
Entertainment			
Subscriptions			
Clothing			
Personal Care			
House Supplies			
Other			
Miscellaneous			
Total:			

Summary

Income:	Savings:	Starting Balance:
Expenses:	Debt:	Ending Balance:

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

Notes

Reminders

"Wealth is largely the result of habit."
John Jacob Astor

Worksheet 6. Grocery and Dining Plan

Food can easily eat up your monthly income. To avoid overspending on food, create a plan before shopping. In your grocery and dining plan, include groceries, meal subscriptions, dining out with friends or family, and meal delivery services.

Month 1				Month 2				Month 3				Month 4			
Source	Planned Amount	Actual Amount	Difference	Source	Planned Amount	Actual Amount	Difference	Source	Planned Amount	Actual Amount	Difference	Source	Planned Amount	Actual Amount	Difference
Grocery				Grocery				Grocery				Grocery			
Meal Subscription				Meal Subscription				Meal Subscription				Meal Subscription			
Dining Out				Dining Out				Dining Out				Dining Out			
Meal Delivery				Meal Delivery				Meal Delivery				Meal Delivery			
Total:				Total:				Total:				Total:			

Month 5				Month 6				Month 7				Month 8			
Source	Planned Amount	Actual Amount	Difference	Source	Planned Amount	Actual Amount	Difference	Source	Planned Amount	Actual Amount	Difference	Source	Planned Amount	Actual Amount	Difference
Grocery				Grocery				Grocery				Grocery			
Meal Subscription				Meal Subscription				Meal Subscription				Meal Subscription			
Dining Out				Dining Out				Dining Out				Dining Out			
Meal Delivery				Meal Delivery				Meal Delivery				Meal Delivery			
Total:				Total:				Total:				Total:			

Month 9				Month 10				Month 11				Month 12			
Source	Planned Amount	Actual Amount	Difference	Source	Planned Amount	Actual Amount	Difference	Source	Planned Amount	Actual Amount	Difference	Source	Planned Amount	Actual Amount	Difference
Grocery				Grocery				Grocery				Grocery			
Meal Subscription				Meal Subscription				Meal Subscription				Meal Subscription			
Dining Out				Dining Out				Dining Out				Dining Out			
Meal Delivery				Meal Delivery				Meal Delivery				Meal Delivery			
Total:				Total:				Total:				Total:			

Notes

Reminders

Worksheet 7. Tax Preparation and Record Keeping Log

It is wise to plan for taxes throughout the year. Compiling the information needed to complete your tax returns and creating a plan for eligible deductions can save you time and money. It can also relieve stress. Use this worksheet to prepare for your federal and state income taxes.

Documents Checklist

All Filers

- Last Year's Tax Returns
- Social Security Numbers (Self, Spouse, Dependents)
- Date of Birth (Self, Spouse, Dependents)
- Bank Account/Routing Numbers
- Loan Statements
- Identification Protection Pin (if issued by IRS)

Income

- Form W-2, 1099s, Schedules K-1
- Unemployment (1099-G)
- Rental Income Records
- Pension/IRA/Annuity Income (1099-R)
- Social Security/RRB Income: SSA-1099, RRB-1099
- Interest, Dividend, or Stocks (1099-INT, 1099-OID, 1099-DIV, 1099-B, 1099-S)
- Gambling (W-2G), Royalty, Prize, Trust (1099-MISC)
- Health Care Reimbursements (1099-SA or 1099-LTC)

Business Owners

- Tax ID Number
- Insurance Premiums and Expenses
- Business Income and Expenses
- List of Equipment and Assets (Cost, In-Service Date)
- Mileage Log
- Record of Estimated Tax Payments Made (1040-ES)
- In-Home Office Records

For tax resources and guidelines in the state of Alabama, visit Alabama Department of Revenue at www.revenue.alabama.gov. For federal resources from the Internal Revenue Service, visit www.irs.gov.

Deductions

Home Ownership

	Amount	Note
Mortgage Interest 1		
Energy Improvements		
All other 1098 Forms		
Total:		

Medical Expenses

	Amount	Note
Health Insurance Premiums and Co-Pays		
Health Expenses		
Medical Mileage		
Prescription Costs		
Total:		

Educational Expenses

	Amount	Note
Forms 1098-T		
Other Expenses		
Student Loan (1098-E)		
Total:		

Sales Tax

	Amount	Note
Vehicle Sales Tax		

Miscellaneous

	Amount	Note
Miscellaneous 1		
Disaster/Casualty/Loss		
Total:		

Charitable Donations

	Amount	Note
Cash Donation 1		
Cash Donation 2		
Non-Cash Donation		
Miles Driven for Charity		
Total:		

Child/Dependent Care

	Amount	Note
Day Care/Preschool or Elder Care		
Babysitter (Child Under Age 15)		
Flexible Spending Account Expenses		
Total:		

Work Expenses

	Amount	Note
Supplies, Tools		
Training		
Travel, Meals		
Total:		

Retirement and Savings

	Amount	Note
HSA Contributions (5498-SA)		
IRA Contributions (5498)		
Other Savings (5498-QA, 5498-ESA)		
Total:		



Visit aces.edu/go/WiseMoney to find more money saving tips or to download a PDF of this calendar.

To join a WISE 101 workshop, contact us at aceshse@auburn.edu or (334) 844-7560.



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