

**Money  
Management  
Calendar 2026**

Guide to Managing Your  
Weekly Income, Saving & Expenses

# WMS MONEY

**extension**  
ALABAMA A&M and AUBURN UNIVERSITIES



## Meet Our Personal Finance Team



From left: Russell Lowe, Renee' Vines, Jamie Crouch, Cynthia Tucker, Angela Taylor, Portia Johnson, Patricia Smith, Tyler Thompson



### **Making life better for all Alabamians!**

Human Sciences Extension is dedicated to improving the health and well-being of individuals and families across the state. Our professionals deliver research-based programs and resources related to financial literacy, nutrition, diet, health and wellness, family relationships, and career readiness. These programs and resources help Alabamians develop essential skills to enhance their quality of life.



# 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](http://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](http://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: Extension Agent Cynthia Tucker

**Cynthia Tucker** is a Human Sciences Extension agent specializing in financial management. She serves Autauga, Bibb, Chilton, Elmore, Jefferson, Lowndes, Montgomery, Shelby, and St. Clair Counties, delivering programs that promote financial literacy and overall well-being.

With a passion for empowering individuals and families, Cynthia focuses on helping people achieve total health by developing essential financial skills and practices. She brings more than 15 years of experience in banking and finance, along with four years in career and technical education.

Cynthia holds a bachelor of science in business administration with a concentration in finance from Walden University and a master's in education from Auburn University. She is a Certified Extension Educator, Certified Workforce Development Professional, and a Certified Pre-Purchase Homeownership Educator.

Cynthia extends her passion for financial empowerment as the cocreator and cohost of the Alabama Money Podcast. The Alabama Money Podcast is a consumer's one-stop shop for all things finances, aiming to make financial literacy easy to grasp for busy families with *finance facts fun and fast*. New episodes air each spring and cover a variety of essential money topics, such as buying a home, managing utility costs, and financing higher education. To gain practical, actionable financial insights, tune in to the Alabama Money Podcast at [www.aces.edu/go/ALMoney](http://www.aces.edu/go/ALMoney) or on your favorite platform—and take the next step toward achieving total financial well-being.



# 2026

## 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

## 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 19

Birthday of Martin Luther King, Jr.

### February 16

Washington's Birthday

### May 25

Memorial Day

### June 19

Juneteenth National Independence Day

### July 3

Independence Day

### September 7

Labor Day

### October 12

Columbus Day

### November 11

Veterans Day

### November 26

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 1 Total:

### 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 2 Total:

### 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 3 Total:

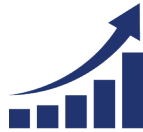
3-Month Average:



**Average  
Formula**

=

**Total Sum of All Numbers**  
**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 1 Total:

### Month 2

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

Month 2 Total:

### Month 3

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

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.

One thing I'm proud of:	One promise to myself:	One thing I'd like to change:	One dream I have for myself:

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.

●	●	●
<b>Short-Term</b>	<b>Medium-Term</b>	<b>Long-Term</b>
List something you want to accomplish in the next few months.	List something you want to accomplish in the next year.	List something you want to accomplish far in the future.
_____	_____	_____
_____	_____	_____

S	<b>Specific</b> Clearly state your goal.
M	<b>Measurable</b> Ensure you can measure success.
A	<b>Achievable</b> Set goals you know you can achieve.
R	<b>Relevant</b> Set goals relevant to your career or education.
T	<b>Time Bound</b> Set a deadline for completion.

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:



## 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
 <b>Total Monthly Payment Amount:</b>	\$						

## 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:

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# 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:

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[illegible]

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?

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## 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:					

<b>WEEKLY TOTALS:</b>					
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**TOTAL INCOME  
FOR THIS MONTH:**

# 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				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

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## Reminders

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"It's the life you're living that makes you happy; money can just make that more flavorful."

Oprah Winfrey

# 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				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

## Notes

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## Reminders

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"It's not the man who has too little, but the man who craves more, that is poor."

Seneca

# 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:					

<b>WEEKLY TOTALS:</b>					
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<b>TOTAL INCOME FOR THIS MONTH:</b>	
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# 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				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

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## Reminders

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"There is dignity in all forms of work if it's done with respect and pride."

Mike Rowe

# 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:					

<b>WEEKLY TOTALS:</b>					
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<b>TOTAL INCOME FOR THIS MONTH:</b>	
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# 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				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

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## Reminders

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"An investment in knowledge pays the best interest."

Benjamin Franklin

# 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:					

<b>WEEKLY TOTALS:</b>					
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<b>TOTAL INCOME FOR THIS MONTH:</b>	
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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

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## Reminders

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“Formal education will make you a living; self-education will make you a fortune.”  
Jim Rohn

# 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:					

<b>WEEKLY TOTALS:</b>					
-----------------------	--	--	--	--	--

<b>TOTAL INCOME FOR THIS MONTH:</b>	
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# 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

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## Reminders

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"If you understand how money can work for and against you, you can make better decisions."

Melody Hobson

# 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:**

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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

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## Reminders

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"Wealth is the ability to fully experience life."

Henry David Thoreau

# 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:**

--	--	--	--	--

**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

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## Reminders

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"A budget is a tool that helps you track your income and expenses so you can make informed financial decisions."

**Dasha Kennedy**

# 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				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

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## Reminders

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"Many people take no care of their money till they come nearly to the end of it, and others do just the same with their time."

Johann Wolfgang von Goethe



# 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:**

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# 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				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

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## Reminders

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"Be thankful for what you have; you'll end up having more."

Oprah Winfrey

# 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:					

<b>WEEKLY TOTALS:</b>					
-----------------------	--	--	--	--	--

<b>TOTAL INCOME FOR THIS MONTH:</b>	
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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

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## Reminders

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"Success is not about the size of your paycheck, but the impact you have on the world."

Mike Rowe

# 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:					

<b>WEEKLY TOTALS:</b>					
-----------------------	--	--	--	--	--

<b>TOTAL INCOME FOR THIS MONTH:</b>	
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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				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

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## Reminders

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"Everyday is a bank account,  
and time is our currency.  
No one is rich, no one is poor,  
we've got 24 hours each."

Christopher Rice

## 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

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### Reminders

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# 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](http://www.revenue.alabama.gov). For federal resources from the Internal Revenue Service, visit [www.irs.gov](http://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:		



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