

# Living on a Budget



An Educational Message from...



**1-800-99-BILLS**

# Personal Information

## General Information

Name \_\_\_\_\_

Address \_\_\_\_\_

Phone \_\_\_\_\_

Fax \_\_\_\_\_

E-mail \_\_\_\_\_

## Emergency Information

Contact \_\_\_\_\_

Relationship \_\_\_\_\_

Phone \_\_\_\_\_

Address \_\_\_\_\_

## Medical Information

Special Instructions \_\_\_\_\_

\_\_\_\_\_

Physicians \_\_\_\_\_

Phone \_\_\_\_\_

Allergies \_\_\_\_\_

\_\_\_\_\_

# Living on a Budget

A budget can help you meet your goals in life! Setting your goals will help you to make sure that all of your expenses are included in your budget.

Keep this with you, and write down everything you spend money on each day. You might surprise yourself with some of your spending habits!

Do this for at least a month. At the end of the month, transfer the information to the interactive budget on our website, [www.navicoresolutions.org](http://www.navicoresolutions.org).

This will help you to set up a budget that reflects what you actually spend. You can also make adjustments so your money is going where you want it to go.



	Day 1	Day 2
● Breakfast		
● Lunch		
● School Lunches		
● Dinner		
● Entertainment		
● Haircut/Nails		
● Clothing		
● Gifts		
● Allowance		
● Groceries		
● School Supplies		
● Gas/Tolls		
● Prescriptions		
● Laundry/Dry Cleaning		
● Other		
● Other		
● Other		
● Other		
● Other		
● Other		
● Other		
● Other		
● Other		
<b>TOTAL</b>		

**Notes:**

	Day 3	Day 4
● Breakfast		
● Lunch		
● School Lunches		
● Dinner		
● Entertainment		
● Haircut/Nails		
● Clothing		
● Gifts		
● Allowance		
● Groceries		
● School Supplies		
● Gas/Tolls		
● Prescriptions		
● Laundry/Dry Cleaning		
● Other		
● Other		
● Other		
● Other		
● Other		
● Other		
● Other		
● Other		
<b>TOTAL</b>		

**Notes:**

	Day 5	Day 6
● Breakfast		
● Lunch		
● School Lunches		
● Dinner		
● Entertainment		
● Haircut/Nails		
● Clothing		
● Gifts		
● Allowance		
● Groceries		
● School Supplies		
● Gas/Tolls		
● Prescriptions		
● Laundry/Dry Cleaning		
● Other		
● Other		
● Other		
● Other		
● Other		
● Other		
● Other		
● Other		
● Other		
● Other		
<b>TOTAL</b>		

**Notes:**

	Day 7	Week 1 Total
● Breakfast		
● Lunch		
● School Lunches		
● Dinner		
● Entertainment		
● Haircut/Nails		
● Clothing		
● Gifts		
● Allowance		
● Groceries		
● School Supplies		
● Gas/Tolls		
● Prescriptions		
● Laundry/Dry Cleaning		
● Other		
● Other		
● Other		
● Other		
● Other		
● Other		
● Other		
● Other		
● Other		
<b>TOTAL</b>		

**Notes:**

Enter Weekly Total onto The Navicore Solutions Budget Form

	Day 8	Day 9
● Breakfast		
● Lunch		
● School Lunches		
● Dinner		
● Entertainment		
● Haircut/Nails		
● Clothing		
● Gifts		
● Allowance		
● Groceries		
● School Supplies		
● Gas/Tolls		
● Prescriptions		
● Laundry/Dry Cleaning		
● Other		
● Other		
● Other		
● Other		
● Other		
● Other		
● Other		
● Other		
<b>TOTAL</b>		

**Notes:**



	Day 10	Day 11
● Breakfast		
● Lunch		
● School Lunches		
● Dinner		
● Entertainment		
● Haircut/Nails		
● Clothing		
● Gifts		
● Allowance		
● Groceries		
● School Supplies		
● Gas/Tolls		
● Prescriptions		
● Laundry/Dry Cleaning		
● Other		
● Other		
● Other		
● Other		
● Other		
● Other		
● Other		
● Other		
<b>TOTAL</b>		

**Notes:**

	Day 12	Day 13
● Breakfast		
● Lunch		
● School Lunches		
● Dinner		
● Entertainment		
● Haircut/Nails		
● Clothing		
● Gifts		
● Allowance		
● Groceries		
● School Supplies		
● Gas/Tolls		
● Prescriptions		
● Laundry/Dry Cleaning		
● Other		
● Other		
● Other		
● Other		
● Other		
● Other		
● Other		
● Other		
● Other		
<b>TOTAL</b>		

**Notes:**

	Day 14	Week 2 Total
● Breakfast		
● Lunch		
● School Lunches		
● Dinner		
● Entertainment		
● Haircut/Nails		
● Clothing		
● Gifts		
● Allowance		
● Groceries		
● School Supplies		
● Gas/Tolls		
● Prescriptions		
● Laundry/Dry Cleaning		
● Other		
● Other		
● Other		
● Other		
● Other		
● Other		
● Other		
● Other		
● Other		
<b>TOTAL</b>		

Enter Weekly Total onto The Navicore Solutions Budget Form

**Notes:**

	Day 15	Day 16
● Breakfast		
● Lunch		
● School Lunches		
● Dinner		
● Entertainment		
● Haircut/Nails		
● Clothing		
● Gifts		
● Allowance		
● Groceries		
● School Supplies		
● Gas/Tolls		
● Prescriptions		
● Laundry/Dry Cleaning		
● Other		
● Other		
● Other		
● Other		
● Other		
● Other		
● Other		
● Other		
● Other		
<b>TOTAL</b>		

**Notes:**

	Day 17	Day 18
● Breakfast		
● Lunch		
● School Lunches		
● Dinner		
● Entertainment		
● Haircut/Nails		
● Clothing		
● Gifts		
● Allowance		
● Groceries		
● School Supplies		
● Gas/Tolls		
● Prescriptions		
● Laundry/Dry Cleaning		
● Other		
● Other		
● Other		
● Other		
● Other		
● Other		
● Other		
● Other		
● Other		
<b>TOTAL</b>		

**Notes:**

	Day 19	Day 20
● Breakfast		
● Lunch		
● School Lunches		
● Dinner		
● Entertainment		
● Haircut/Nails		
● Clothing		
● Gifts		
● Allowance		
● Groceries		
● School Supplies		
● Gas/Tolls		
● Prescriptions		
● Laundry/Dry Cleaning		
● Other		
● Other		
● Other		
● Other		
● Other		
● Other		
● Other		
● Other		
● Other		
<b>TOTAL</b>		

**Notes:**

	Day 21	Week 3 Total
● Breakfast		
● Lunch		
● School Lunches		
● Dinner		
● Entertainment		
● Haircut/Nails		
● Clothing		
● Gifts		
● Allowance		
● Groceries		
● School Supplies		
● Gas/Tolls		
● Prescriptions		
● Laundry/Dry Cleaning		
● Other		
● Other		
● Other		
● Other		
● Other		
● Other		
● Other		
● Other		
● Other		
<b>TOTAL</b>		

Enter Weekly Total onto The Navicore Solutions Budget Form

**Notes:**

	Day 22	Day 23
● Breakfast		
● Lunch		
● School Lunches		
● Dinner		
● Entertainment		
● Haircut/Nails		
● Clothing		
● Gifts		
● Allowance		
● Groceries		
● School Supplies		
● Gas/Tolls		
● Prescriptions		
● Laundry/Dry Cleaning		
● Other		
● Other		
● Other		
● Other		
● Other		
● Other		
● Other		
● Other		
● Other		
<b>TOTAL</b>		

**Notes:**



	Day 24	Day 25
● Breakfast		
● Lunch		
● School Lunches		
● Dinner		
● Entertainment		
● Haircut/Nails		
● Clothing		
● Gifts		
● Allowance		
● Groceries		
● School Supplies		
● Gas/Tolls		
● Prescriptions		
● Laundry/Dry Cleaning		
● Other		
● Other		
● Other		
● Other		
● Other		
● Other		
● Other		
● Other		
<b>TOTAL</b>		

**Notes:**

	Day 26	Day 27
● Breakfast		
● Lunch		
● School Lunches		
● Dinner		
● Entertainment		
● Haircut/Nails		
● Clothing		
● Gifts		
● Allowance		
● Groceries		
● School Supplies		
● Gas/Tolls		
● Prescriptions		
● Laundry/Dry Cleaning		
● Other		
● Other		
● Other		
● Other		
● Other		
● Other		
● Other		
● Other		
● Other		
<b>TOTAL</b>		

**Notes:**

	Day 28	Day 29
● Breakfast		
● Lunch		
● School Lunches		
● Dinner		
● Entertainment		
● Haircut/Nails		
● Clothing		
● Gifts		
● Allowance		
● Groceries		
● School Supplies		
● Gas/Tolls		
● Prescriptions		
● Laundry/Dry Cleaning		
● Other		
● Other		
● Other		
● Other		
● Other		
● Other		
● Other		
● Other		
● Other		
<b>TOTAL</b>		

**Notes:**

	Day 30	Day 30
● Breakfast		
● Lunch		
● School Lunches		
● Dinner		
● Entertainment		
● Haircut/Nails		
● Clothing		
● Gifts		
● Allowance		
● Groceries		
● School Supplies		
● Gas/Tolls		
● Prescriptions		
● Laundry/Dry Cleaning		
● Other		
● Other		
● Other		
● Other		
● Other		
● Other		
● Other		
● Other		
● Other		
<b>TOTAL</b>		

**Notes:**

	Week 4 Total	Monthly Total
● Breakfast		
● Lunch		
● School Lunches		
● Dinner		
● Entertainment		
● Haircut/Nails		
● Clothing		
● Gifts		
● Allowance		
● Groceries		
● School Supplies		
● Gas/Tolls		
● Prescriptions		
● Laundry/Dry Cleaning		
● Other		
● Other		
● Other		
● Other		
● Other		
● Other		
● Other		
● Other		
● Other		
● Other		
<b>TOTAL</b>		

Enter Weekly Total onto The Navicore Solutions Budget Form

**Notes:**

# How Much Money Do I Earn?

	Week 1	Week 2	Week 3	Week 4
Paycheck				
Paycheck from 2nd Job				
Spouse's Paycheck				
Rental Property				
Self- Employment				
Child Support/ Alimony				
Disability/ Workmans' Comp				
Social Security				
Investment Property				
Gifts				
Other				
<b>Totals</b>				

# How Much Can I Spend?

	Week 1	Week 2	Week 3	Week 4
● Breakfast				
● Lunch				
● School Lunches				
● Dinner				
● Entertainment				
● Haircut/Nails				
● Clothing				
● Gifts				
● Allowance				
● Groceries				
● School Supplies				
● Gas/Tolls				
● Prescriptions				
● Laundry/Dry Cleaning				
● Other				
● Other				
● Other				
● Other				
● Other				
● Other				
● Other				
● Other				
● Other				
<b>TOTAL</b>				

Notes:



# Navicore<sup>®</sup>

SOLUTIONS

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1-800-99-BILLS  
[www.navicoresolutions.org](http://www.navicoresolutions.org)



NATIONAL FOUNDATION FOR  
CREDIT COUNSELING

*Knowing the difference can  
make all the difference.*