

Home Account Book



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• Family economic well-being;

- Family development;
- Diet, nutrition, food safety and health;
- Leadership and volunteer development.

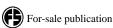
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 $Keith\ L.\ Smith, Associate\ Vice\ President\ for\ Ag.\ Adm.\ and\ Director,\ OSU\ Extension$

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Why Keep Home Accounts?

Well organized and updated home accounts are valuable financial management tools. They can:

 1.	Help in planning for financial matters and provide information so you can see how the plan is doing;
 2.	Show how family income was used;
 3.	Bring together the financial activities of different people in the household;
 4.	Provide critical information for making major financial decisions (such as "Can we afford a new TV?" or "What spending can we reduce so we can save more or repay bills more quickly?");
 5.	Help identify financial "leaks" in spending or habits that "nibble" away funds;
 6.	Provide important information for revising financial plans when circumstances change or you face a transition (such as birth of a child, moving, retirement, etc.);
 7.	Help control impulse buying or haphazard spending;
 8.	Assist in anticipating future income needed to meet needs of a growing family;
 9.	Help simplify preparation of tax returns;
 10.	Provide opportunities for children to gain experience with family finance;
 11.	Help promote fairness among family members in their use of income.



Check (\checkmark) all of the above that would help your financial situation now.

You Will Need:

- ✓ A convenient location to work on financial data with storage for your *Home Account Book* and related files and records.
- ✓ A place—a box or jar—where everyone in the household knows to put receipts, sales slips, etc., so you can enter expenditures in the account book and make record keeping a family affair.
- ✓ A specific spot everyone knows to put incoming bills to be paid and other financial mail.
- ✓ Files or folders for income tax information and receipts for tax time. (Keep separate the closing year tax papers and items for the new year.)
- ✓ Permanent files for your Personal Property Inventory and Home Improvements.
- ✓ An adding machine or small calculator.
- ✓ A pad and pencil in your pocket or purse to jot down purchases.
- ✓ A planned time to work on your records.

Optional: If you want a beginning budget, it is very helpful if you have access to any past records or check book that provide information about the household spending patterns. (If you do not have these figures, you can make some rough estimates for your initial budget or just start keeping current income and expense notations.)



How to Use Your Home Account Book

You can adapt the *Home Account Book* to fit your household and preferences. The following tips outline steps to help you get started and list periodic functions to make the records work for you.

Getting Started

Become familiar with the *Home Account Book*. Start filling in the planning worksheets: Estimated Income (page 3); Estimated Savings (page 3); and Reminder of Payments (pages 6-7).

Change the headings of columns on monthly record pages to fit your situation. For example, if you do not have child care expense, skip that column or re-name the space for another purpose.

If you wish, draft a budget on pages 32-33 (Column 8). Use pencil, so you can adjust the estimates if you find it is not working. For the first year your budget may be a rough guess. Later, with your records for reference, you will be able to outline a customized budget.

Complete the Net Worth Statement, page 5. With this beginning data you can compare and assess changes at the end of the year and set goals for the future.

When you start, it is especially important to **check "cash flow"** for the first month or two and to compare with "Reminder" charts on pages 6-7. Will there be enough cash and income to cover current expenses and obligations? After you are underway, the "set-aside" each month will begin to build up to cover the periodic and seasonal payments. Until then, some caution is needed.

Making it Work

Keep account book up to date—schedule time weekly (or at least twice monthly) to enter income and expenses. This may be the same time you are writing checks for payments.

Your records need not account for every penny. For many entries you may round up to even dollars. (But do *not* try this with your credit records and bank accounts.)

Label each entry with a description. List enough information to identify what it represents so you can easily look for omissions and avoid double entries.

THIS	NOT THIS
Tues Lunch \$8. Groceries Wed \$10. Movie \$10.50 Mom's gift \$14.	Lunch \$8. Food \$10. \$10.50 Gift \$14.

Keep statements, receipts, and canceled checks you will need for tax purposes. Other account records can be held for several months or to the end of the year. Cash receipts

may be discarded, when not needed for a return or exchange. There are a few exceptions: Save major proofs of purchase and receipts for your **personal property inventory** and keep **home improvement/remodeling** receipts as long as you own the property.

Take care to record credit and debit card use as well as savings deposits and withdrawals.

Credit use—Record money borrowed, or goods and services bought on credit, as "credit purchases." **Also** record credit purchases under the appropriate expense column(s). Record payments under "credit payments."

Debit Card—A debit purchase is recorded in your check book as a withdrawal from your account and in *Home Account Book* just like a cash purchase.

Savings—Deposits to savings are listed in a special column on the Monthly Record pages. If you make a withdrawal, the amount must be subtracted from savings and comes back into cash or checking account as "taken from savings."

At the End of the Month

Total the columns at the end of each month. These totals may be transferred to the optional **summary page**, if you want to justify for cash balance at the end of the month. This is a way to keep track of "miscellaneous" or other expenses that were not recorded during the month.

Transfer the totals to the Annual Summary, pages 32-33. Compare spending with your plan to see if you need to make changes in your budget or your spending habits.

Review cash flow and "set-aside" for the next month; compare with Reminders of Payments on pages 6-7.

Mid Year Check Up

How are you doing? With 5-6 months of records, you can review your plan, and make adjustments to the budget or to spending habits, as needed (pages 32-33).

End of the Year

- **Total all columns** and use these figures to calculate a budget for the coming year.
- Complete the **Net Worth Statement** in your new *Home Account Book* to determine gain or loss for the year.
- In addition to the information in the *Home Account Book* you will receive data from others. From the mortgage holder you will receive IRS form–1098 with the totals to add principle to the value of your home on the next Net Worth Statement AND the amount of mortgage interest and real estate taxes that are deductible if you file a long 1040 form and itemize deductions.

Year_____ Estimated Monthly Income By Source

Source	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.	Totals
Salary/Wages #1													
Salary/Wages #2													
Misc. Labor													
Sales/Commissions													
Rent													
Withdrawal from Savings													
Interest													
Dividends													
Retirement/Pension #1													
Retirement/Pension #2													
Social Security/SSI #1													
Social Security/SSI #2													
Expense Acct. Refunds													
Other Refunds													
Gifts													
Cash Loans Received													
Other ()													
Other ()													
Other ()													
TOTALS													

Year_____ Estimated Contributions to Savings and Investments

Source	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.	Totals
Retirement/Pensions													
IRAs													
CDs													
Savings Accounts													
Stocks													
Bonds													
Mutual Funds													
Other ()													
Other ()													
TOTALS													

Reminder: Withdrawals from savings need to be treated as "income" and listed in the appropriate month.

Preparing Your Net Worth \$tatement

What is a "Net Worth Statement?" This financial tool shows your current overall financial position at a given point in time. It is like a "financial snapshot" that shows the dollar value of what you own and what you owe. Your **net worth** is the **difference** between your **total assets** (what you own) and your total **liabilities** (what you owe). This relationship can be stated as: Assets – Liabilities = Net Worth.

Net worth is the dollar amount you would have if all assets were sold today for current market value and all debts were paid in full. For example, if your assets have a current financial value of \$28,000 today and you currently owe \$8,000 in credit card balances, loans, and other debts, your net worth TODAY is \$20,000.

Assets. Determine the financial value of what you own. This value must be expressed in "current market value" (in other words, what the asset would be worth if sold today to a willing buyer).

If recently purchased, the purchase price of your house or other "real" property can be used. Otherwise, consult a realtor to get a market quote on the value of the property if you were to sell it now. Or, check recent sales of similar properties.

For personal possessions (personal property) such as vehicles, household goods, clothing, and recreational equipment, the value is more difficult to determine.

Most of these items lose financial value (depreciate) from day of purchase. However, if recently acquired, the purchase price could be used. Otherwise, consult the newspaper classified ads or visit some garage sales to see what possessions usually sell for.

For life insurance, list only "cash value" policies (or what you could borrow from the policy today). Term insurance pays only if the insured dies, and thus has no "cash value" for asset purposes.

It may take some searching to determine the current financial value of investments such as stocks, bonds, and mutual funds where the value fluctuates. Check the financial pages of your daily newspaper or a web site. Use a recent account statement or call your broker for current price information on the investment(s) you hold.

The financial value of cash and other liquid assets is determined by counting "cash on hand" and/or getting the current balance for checking and savings accounts.

Liabilities. Determine the dollar value of your debts (what you owe). For mortgages, list the balance due. Also list unpaid bills such as income and property taxes you currently owe, unpaid utility bills, rent, and insurance premiums coming due. (You may need to use the most recent account statements to estimate current obligations.)

What Your Net Worth \$tatement Tells You

Obviously, if liabilities exceed the value of your assets (negative net worth), you need to take corrective action immediately. However, even a person with a high net worth may have financial difficulties. Having many assets with low liquidity (inability to immediately convert to cash) may mean not having adequate cash available to pay current expenses if income suddenly decreases.

If a high proportion of your asset value is in "depreciable" property (personal possessions or investments that quickly lose value), one's financial position is less advantageous. For increased financial security over time, it's usually financially "wiser" to allocate more financial resources to assets that "appreciate" (gain financial worth) or at least hold financial value. Of

course, this usually means that you must make some "tough" financial choices to save and invest for the future rather than spend everything today or take on high consumer debt. For most people, financial security is built slowly over time. Checking your net worth statement at the beginning and end of each year can show you how your situation is improving.

Having an updated net worth statement can be helpful when making financial decisions. Most loan applications require financial data that appears on your net worth statement. Having a copy can speed up the loan application process. And, if you already are overloaded with consumer (non-mortgage) debt, doing your net worth statement can highlight the importance of debt reduction to improve your financial position.

Net Worth Statement

To get a complete financial picture, compute your Net Worth at the beginning and at the end of the year to learn whether or not you have been getting ahead financially.

Your Net Worth statement is a comparison of what you own (assets) and what you owe (liabilities). It includes investments, values of inventories in a business (sole proprietorship or partnership), and other assets. What you owe will include all kinds of indebtedness incurred in providing for family living as well as debts for investments and business (if a sole proprietor or partnership).

Our Fina	ancial Posit	ition on 20						
ASSETS (What we own) (Estimated Market) Value	LIABILITIES (What we owe)	Dollars Owed					
Real Estate (Home)	\$	Real Estate/Home Mortgage (Balance)	\$					
Other		Other						
Personal Property (Market Value)		Installment Contracts (Balance Due)						
Automobile(s)/Vehicles		Vehicles						
Household Furnishings & Equipment		Furnishings/Appliances						
Other		Other						
Savings & Investments:		Personal Loans (Balance Due)						
Savings Accounts/CDs		Education						
Savings Bonds		Medical						
Life Insurance, Cash Value		Other (Education, life insurance, etc.)						
Annuities, IRAs, Keo		Charge Accounts (Balance Due)						
Equity in Retirement Programs								
Stocks & Bonds								
Mutual Funds								
Other		Business Liabilities						
Other		Unpaid Bills:						
Cash:		Taxes (Property, income, etc.)						
On Hand		Insurance Premiums						
In Checking Account		Rent						
Accounts Receivable (owed to you)		Utilities						
Business Inventory		Other (Medical/dental, professional services, etc.)						
Total Assets	\$	Total Liabilities	\$					
Assets \$	· ' '	Net Worth (Current Yr.) \$	· '					
Liabilities \$		Net Worth (Previous Yr.) \$						
NET WORTH \$		_ GAIN OR LOSS \$						

Reminder of Payments on Installment Contracts and Loans

To calculate monthly "set-aside" amount, list all payments for the year and divide by 12. Be sure to "set aside" that amount each month to have the needed funds available when the payments are due. As payments are made, record under monthly expenditures in the appropriate category.

YEAR						MONT	HS						Total
Item	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.	for Year
Example: Edu. Loan	\$100.00			\$100.00			\$100.00			\$100.00			\$400.00
TOTALS													

Monthly "Set-Aside" Needed for Installment & Loan Payment \$____

Divide Yearly Total by 12 to Get Average Monthly "Set-Aside" Needed for Installment & Loan Payments

Reminder of Periodic Payments Other Than Loans and Installment Contracts

List the amount and month due for all non-credit financial obligations that are made "occasionally," quarterly, etc. (e.g., insurance premiums, school tuition/supplies, holiday celebrations, etc.). Then, total the monthly amounts for the year and divide by 12 to get the monthly "set-aside" needed to have the needed funds available. Record under monthly expenditures as the payments are made.

YEAR						MONT	HS						Total
Item	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.	for Year
Example: Car Ins.		\$362.00						\$362.00					\$724.00
TOTALS													

Monthly "Set-Aside" Needed for Periodic Payment \$ __

Divide Yearly Total by 12 to Get Average Monthly "Set-Aside" Amount Needed for Periodic Payments

INCOME & EXPENSES for Month_ CREDIT USE INCOME, SAVINGS, AND MAJOR TAX DEDUCTIBLES **INCOME**—Wages, fees for services, rents, **SAVINGS & INVESTMENTS**—Savings. CREDIT PURCHASES—All purchases using credit cards; new interest, dividends, profit, alimony or bonds, stocks, life insurance; retireinstallment loans for furniture, appliances, cash, etc. Also list in child support received, other gifts ment plans; capital improvements appropriate category. Planned \$ _ Planned \$_ Planned \$_____ \$ \$ \$ Date Creditor Item Item Total \$ \$ Total TAX DEDUCTIBLE EXPENDITURES* TAXES—Income, real estate, other* **HEALTH**—Fees for doctor, dentist, hospital care and treatment, medicine, insurance, etc. Planned \$_ Planned \$_ \$ Federal \$ State Local \$ Total CREDIT PAYMENTS—Payments on charge accounts and installment debts. Planned \$ Total Total \$ CONTRIBUTIONS—Religious, **CHILD/DEPENDENT CARE**—Expenses community drives, charities, etc. that can be claimed if eligible for child/dependent care credit Planned \$ _ Planned \$ __ \$ Total GIFTS TO OTHERS—Money and gifts purchased for persons outside the family Planned \$_ Total **OTHER DEDUCTIONS & CREDITS-**Qualified education expenses, nonbusiness casualty & theft losses,

Total

misc. deductions

Planned \$_

Total

Total

^{*}Check current IRS & Ohio tax guides for requirements.

EXPENSES for Month_

yard care, insurance, hotel, motel, u cleaning and laundry supplies, pape postage, bank charges, hired help, c Planned \$ Item Rent/mortgage Electricity Fuel Felephone Water Frash	r goods	, ter
Item Rent/mortgage Electricity Fuel Telephone Water	\$	
Rent/mortgage Electricity Fuel Felephone Water	\$	
Electricity Fuel Fuel Water Frash		_
Fuel Felephone Water Frash		
Telephone Water Trash		_
Nater Trash	+	_
Trash		_
-		_
Cable		
nternet		
Bank Service Charges		
Total	\$	
 Item	\$	
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		_
		_
Total	\$	_
CLOTHING—Ready-to-wear, foot wear, and repair, fabric and sewing supplied jewelry, other accessories Planned \$	dry clea es, purs	ıni es
Person Item	\$	
		_

FOOD—Groceries, school lu meals away from home, s	inch, oth snacks	ner	cigar photo	AL—Hair care, grooming ettes, tobacco, cosmetics, ographs, allowances, etc.	supplies, , watch rep	oair,	HOUSING—Mortgage, rent, repairs, upkeep of house, yard care, insurance, hotel, motel, utilities, cleaning and laundry supplies, paper goods, postage, bank charges, hired help, cable, Internet				
Item	\$		Person	Item	\$		Planned \$ _				
								ltem		\$	
							Rent/mortga				
							Electricity	<u> </u>			
							Fuel				
							Telephone				
						Water					
						Trash					
							Cable				
							Internet				
				<u> </u> Tota	ıl \$		Bank Service	e Charges			
			TRANCE						T-4-1	Φ.	
				ORTATION—Car expense repairs, insurance, licens					Total	\$	
			price	; bus, plane, train, etc.				GS & EQUIPMENT— ols and utensils, china			
			Planned	\$	1.		househol	d accessories	-	., 01.	
				Item	\$		Planned \$ _				1
								Item		\$	
									Total	\$	
								-Ready-to-wear, foot			
Total	\$			Tota	and repai	ir, fabric and sewing other accessories	supplies	s, purses	S,		
RECREATION—Admission and	fees for s	hows,	EDUCATION	ON —All school expenses—to	uition, book	S,	Planned \$				
games, play and sports equi pet expenses, hobbies	ipment, to	oys,	ilqqus Iossol	ies, papers, magazines; musi	c, dancing,	other	Person	 Item		\$	Τ
Planned \$			Planned								
Item	\$			Item	\$	T					
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									Total	\$	1
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							Planned \$ _			Г	
							Person	Item		\$	
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INCOME, SA	WINGS,	AND	MAJOR TAX DEDUCTIBLE		CREDIT USE							
INCOME—Wages, fees for s interest, dividends, profi child support received, o	t, alimon	y or	SAVINGS & INVESTMENTS bonds, stocks, life insura ment plans; capital impro	nce; retire	IS, e-	CREDIT PURCHASES—All <u>purchases</u> using credit cards; new installment loans for furniture, appliances, cash, etc. Also list in appropriate category.						
Planned \$	-	,	Planned \$									
Item	\$		Item	\$		Date	creditor	\$				
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Total	\$		Total	-	+-			-	+			
		ופודי	10tai Le expenditures*	Ψ	1			_	+			
TAXES—Income, real esta			HEALTH—Fees for doctor,	dentist,					+			
			hospital care and treatm medicine, insurance, etc	ent,				+	+			
Planned \$			Planned \$						+			
Federal	\$			\$					\dagger			
State												
Local												
							Tot					
					Ш	in	IIT PAYMENTS—Payments on charge account stallment debts.	and				
	ļ					Plann	ed \$					
Total	\$		Total		Ш			\$	4			
contributions—Religi community drives, cha	ous, ırities, et	C.	that can be claimed if el child/dependent care cre	igible for					+			
Planned \$			Planned \$	_								
	\$			\$	Ш							
					Ш				\perp			
					Ш	OJET		al \$	\perp			
					Ш	pe	S TO OTHERS—Money and gifts purchased for ersons outside the family led \$					
Total	Φ.				+-	Plann	ed \$		\top			
OTHER DEDUCTIONS & C		<u> </u>			+-			\$	+			
Qualified education ex business casualty & th	penses, r	non-			+-			_	+			
misc. deductions	1611 10556	5,			+			+	+			
Planned \$					+			+	+			
	\$				\Box				+			
	†	T			$\dagger \dagger \dagger$			+	+			
	1				+				\top			
Total	\$		Total	\$			Tot	al \$				

^{*}Check current IRS & Ohio tax guides for requirements.

EXPENSES for Month

Year PERSONAL—Hair care, grooming supplies, HOUSING-Mortgage, rent, repairs, upkeep of house, FOOD—Groceries, school lunch, other cigarettes, tobacco, cosmetics, watch repair, meals away from home, snacks yard care, insurance, hotel, motel, utilities, photographs, allowances, etc. cleaning and laundry supplies, paper goods, postage, bank charges, hired help, cable, Internet Planned \$ Planned \$ \$ \$ Person Item Planned \$ _ Item Item Rent/mortgage Electricity Fuel Telephone Water Trash Cable Internet Bank Service Charges Total TRANSPORTATION—Car expenses—gas, oil, Total tires, repairs, insurance, license fees, purchase FURNISHINGS & EQUIPMENT—Furniture, appliances, price; bus, plane, train, etc. small tools and utensils, china, glassware, other Planned \$ household accessories Item Planned \$ Item Total **CLOTHING**—Ready-to-wear, foot wear, dry cleaning and repair, fabric and sewing supplies, purses, Total Total jewelry, other accessories Planned \$ **RECREATION**—Admission and fees for shows, **EDUCATION**—All school expenses—tuition, books, games, play and sports equipment, toys, supplies, papers, magazines; music, dancing, other Person Item pet expenses, hobbies lessons Planned \$ Planned \$ Item \$ Item Total **OTHER** Planned \$ _ Person Item

Total

Total

Total

Υ	ea	r

INCOME, SA	WINGS,	AND	MAJOR TAX DEDUCTIBLE	S			CREDIT USE					
INCOME—Wages, fees for services, rents, interest, dividends, profit, alimony or child support received, other gifts SAVINGS & INVESTMENTS—Savings, bonds, stocks, life insurance; retirement plans; capital improvements							CREDIT PURCHASES—All <u>purchases</u> using credit cards; new installment loans for furniture, appliances, cash, etc. Also list in appropriate category.					
Planned \$	-	,	Planned \$									
Item	\$		Item	\$		Date	red \$ Creditor	\$				
									\perp			
									_			
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					\perp			+	+			
Takal	Ι		Tabal		+			+	+			
Total	\$ (BEDI)		Total	\$				+-	+			
TAXES—Income, real esta			LE EXPENDITURES* HEALTH—Fees for doctor, of	dentist				+	+			
mace moomo, roar con	,		hospital care and treatm medicine, insurance, etc	ent,				+	+			
Planned \$			Planned \$									
Federal	\$			\$								
State												
Local												
							Tot					
						in	DIT PAYMENTS—Payments on charge account stallment debts. led \$	s and				
Total	\$		Total	\$				\$	\top			
CONTRIBUTIONS —Religion community drives, cha	ous, irities, et	C.	CHILD/DEPENDENT CARE— that can be claimed if el child/dependent care cre	igible foi	ses				+			
Planned \$			Planned \$						+			
	\$			\$								
								al \$				
						GIFTS	S TO OTHERS—Money and gifts purchased for ersons outside the family					
						Plann	ersons outside the family ned \$					
Total								\$	\perp			
OTHER DEDUCTIONS & C Qualified education exp					$\perp \perp$			\bot	\perp			
business casualty & th misc. deductions					\perp				_			
					\perp							
Planned \$	1	1		-	+			+	\perp			
	\$	-			+			$+\!-$	+			
	1	+			+			$+\!\!-$	+			
	+	\vdash			+			+-	+			
Total	\$	\vdash	Total	\$	+		Tot	al \$	+			

^{*}Check current IRS & Ohio tax guides for requirements.

EXPENSES for Month_____

Year_

meals away from home,	F00D—Groceries, school lunch, other meals away from home, snacks Planned \$ Item \$			PERSONAL—Hair care, grooming supplies, cigarettes, tobacco, cosmetics, watch repair, photographs, allowances, etc. Planned \$					G—Mortgage, rent, repairs, up care, insurance, hotel, motel, i ning and laundry supplies, pape age, bank charges, hired help,	utilities, er goods,	
	s		Person	Ttem	•	\$		-		,	
Hom	Ψ		1 013011	110111		Ψ		Taimed	\$	\$	1
								Pont/mo		Ψ	1
								Rent/mo			
								Electricit	ıy		-
								Fuel			
								Telephor	ne		
								Water			
								Trash			
								Cable			
								Internet			
								Bank Se	rvice Charges		
					Total	\$					
			TRANSP	ORTATION—Car	expenses-	-gas, oil	,		Total	\$	
				repairs, insurand bus, plane, train		ees, pur	chase	FURNIS	HINGS & EQUIPMENT—Furnit	ure, applia	ances,
			Planned	\$., 010.			smal	I tools and utensils, china, glas ehold accessories	sware, ot	her
				Item		\$			\$		
									 Item	\$	
										+	
										+	
										+	
									Total	\$	
								CLOTHII	NG—Ready-to-wear, foot wear	dry clear	ning
Total	\$				Total	\$		and r	repair, fabric and sewing suppl	es, purses	S,
RECREATION—Admission and	l .	hows.	EDUCATIO	DN —All school exp			S.		Iry, other accessories \$		
games, play and sports equ			suppli	es, papers, magazi				Person		\$	
pet expenses, hobbies Planned \$			lesson Planned							+	
Item	\$		- Tamiou	Item	-	\$				+	
110111	Ψ			110111		Ψ				+	
										+	
										+	
										+	
									<u>I</u> Total	\$	
								OTHER	Total		
								Planned	\$		
								Person	Item	\$	
								- 3.0011	1.0111	+	
							\vdash			+-	1
							\vdash			+-	
Total	\$				Total	\$	\vdash		<u>I</u> Total	\$	1

Υ	ea	r

INCOME, SA	WINGS,	AND	MAJOR TAX DEDUCTIBLE	S			CREDIT USE					
INCOME—Wages, fees for services, rents, interest, dividends, profit, alimony or child support received, other gifts SAVINGS & INVESTMENTS—Savings, bonds, stocks, life insurance; retirement plans; capital improvements							CREDIT PURCHASES—All <u>purchases</u> using credit cards; new installment loans for furniture, appliances, cash, etc. Also list in appropriate category.					
Planned \$	-	,	Planned \$									
Item	\$		Item	\$		Date	red \$ Creditor	\$				
									\perp			
									_			
					\perp							
					\perp			+	_			
Takal	Ι		Tabal		+			+	+			
Total	\$ (BEDI)		Total	\$				+-	+			
TAXES—Income, real esta			LE EXPENDITURES* HEALTH—Fees for doctor, of	dentist				+	+			
mace moomo, roar con	,		hospital care and treatm medicine, insurance, etc	ent,				+	+			
Planned \$			Planned \$									
Federal	\$			\$								
State												
Local												
							Tot					
						in	DIT PAYMENTS—Payments on charge account stallment debts. led \$	s and				
Total	\$		Total	\$				\$	\top			
CONTRIBUTIONS —Religion community drives, cha	ous, irities, et	C.	CHILD/DEPENDENT CARE— that can be claimed if el child/dependent care cre	igible foi	ses				+			
Planned \$			Planned \$						+			
	\$			\$								
								al \$				
						GIFTS	S TO OTHERS—Money and gifts purchased for ersons outside the family					
						Plann	ersons outside the family ned \$					
Total								\$	\perp			
OTHER DEDUCTIONS & C Qualified education exp					$\perp \perp$			\bot	\perp			
business casualty & th misc. deductions					\perp				_			
					\perp							
Planned \$	1	1		-	+			+	\perp			
	\$	-			+			$+\!-$	+			
	1	+			+			$+\!\!-$	+			
	+	\vdash			+			+-	+			
Total	\$	\vdash	Total	\$	+		Tot	al \$	+			

^{*}Check current IRS & Ohio tax guides for requirements.

EXPENSES for Month_____

Year_

FOOD—Groceries, school lunch, other meals away from home, snacks Planned \$ Item \$			cigare	AL—Hair care, grooming ettes, tobacco, cosmetics ographs, allowances, etc.	, watch re	yard c cleani	i—Mortgage, rent, repairs, u are, insurance, hotel, motel, i ng and laundry supplies, pap ge, bank charges, hired help,	utilities, er goods,		
	ls.		Person	\$ Item	\$	T		S		,,,,,,
110111	Ψ		1 010011	110111	Ψ		T lamou q	Item	 \$	
							Dant/mar		Ψ	
							Rent/mor		+-	
							Electricity	1		
							Fuel			
							Telephone	9		
							Water			
							Trash			
							Cable			
							Internet			
							Bank Serv	vice Charges	1	
				Tot	al \$				1	
			TRANSP	ORTATION—Car expense	s—gas, o	il,		Total	\$	
			tires,	repairs, insurance, licens			FURNISH	INGS & EQUIPMENT—Furnit		ances
				; bus, plane, train, etc. \$			small	tools and utensils, china, glas	ssware, ot	her
			Tiannou	<u>Ψ</u> Item	\$			hold accessories		
				116111	Ψ		i iaiiiieu q	 Item	\$	
								Itelli	- •	
									+	
								Total	\$	
								G —Ready-to-wear, foot wear		
Total	\$			Tot	al \$			pair, fabric and sewing suppl y, other accessories	les, purse	S,
RECREATION—Admission and				DN —All school expenses—t				S		
games, play and sports equ pet expenses, hobbies	ipment, t	oys,	suppli lessor	es, papers, magazines; mus ns	ic, dancing	, other	Person	Item	\$	
Planned \$			Planned						1	
Item	\$			Item	\$				1	
									1	
									1	
									+	
									+	
									+	
								Total	\$	
							OTHER			
							Planned \$	8		
							Person	Item	\$	
			-		+	+-	1 013011	Itom	-	
						+			+-	
			-			+			+-	
Total	\$		-	Tota	I \$	+-		Total	\$	
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INCOME, SA	VINGS,	AND) MAJOR TAX DEDUCTIBLE	S			CREDIT USE		
INCOME—Wages, fees for s interest, dividends, profi child support received, o	t, alimon	y or	SAVINGS & INVESTMENTS bonds, stocks, life insurar ment plans; capital impro	CREDIT PURCHASES—All <u>purchases</u> using credit cards; new installment loans for furniture, appliances, cash, etc. Also list in appropriate category.					
Planned \$	-		Planned \$				ed\$		
Item	\$		Item	\$		Date	Creditor	\$	
					Ш				
									_
					Ш				1
					$\parallel \parallel$				ــــــــــــــــــــــــــــــــــــــ
Total			Total	\$	Щ				_
			LE EXPENDITURES*	1					+
TAXES—Income, real esta	ite, otner		HEALTH—Fees for doctor, or hospital care and treatm medicine, insurance, etc	ent,	$\ \cdot\ $				-
Planned \$			Planned \$						
Federal	\$			\$					
State									
Local					Ш				
					Ш		Total	\$	
					$+\parallel$	in	IT PAYMENTS— <u>Payments</u> on charge accounts a stallment debts. led \$	nd	
Total	\$		Total	\$				\$	T
CONTRIBUTIONS —Religion community drives, cha		C.	CHILD/DEPENDENT CARE— that can be claimed if eli child/dependent care cre	gible for					<u> </u>
Planned \$			Planned \$						
	\$			\$					
							Total	\$	
						GIFTS pe	S TO OTHERS—Money and gifts purchased for ersons outside the family led \$		
Total	\$				╁═╂	Παιπ	σα φ	\$	Т
OTHER DEDUCTIONS & C	L Redits-				╁			Ψ	+
Qualified education exp business casualty & th	enses, r eft losse	non-			+				+
misc. deductions	011 10000	0,			\Box				+
Planned \$					\Box				\vdash
	\$				$\dagger \dagger \dagger$				T
					$\dagger \dagger \dagger$				T
		T							T
Total	\$		Total	\$			Total	\$	

^{*}Check current IRS & Ohio tax guides for requirements.

EXPENSES for Month_____

Year_

meals away from home, Planned \$		ier	cigare photo	AL—Hair care, grooming ettes, tobacco, cosmetics, graphs, allowances, etc.		HOUSING—Mortgage, rent, repairs, upkeep of house, yard care, insurance, hotel, motel, utilities, cleaning and laundry supplies, paper goods, postage, bank charges, hired help, cable, Internet				
Item	\$		Person	Item	\$		Planned	\$		
	<u> </u>							Item	\$	
							Rent/mo	ortgage		
							Electrici		1	
						+	Fuel	-	+	
						+	Telephor	 ne	+	
						+	Water		+	
							Trash		+	
						+	Cable		+	
						+	Internet		+	
					+	+		rvice Charges	-	
				Tota	1 6	+	Dalik Se	TVICE GHATGES	-	
	ļ	-	TDANCE	ORTATION—Car expenses				Total	+	
				repairs, insurance, licens				Total	\$	
				bus, plane, train, etc. \$ Item	 \$		smal hous	HINGS & EQUIPMENT—Furnitu I tools and utensils, china, glas ehold accessories \$		
								Item	\$	
						\dagger			+	
									†	
								Total	\$	
								NG—Ready-to-wear, foot wear,		
Total	\$			Tota	I \$		and r	repair, fabric and sewing supplic lry, other accessories	s, purses	5,
RECREATION—Admission and			EDUCATION	DN —All school expenses—to	iition, book	S,		\$		
games, play and sports equ pet expenses, hobbies				es, papers, magazines; musi Is		other	Person	Item	\$	
Planned \$				\$						
Item	\$			Item	\$					
								Total	\$	
							OTHER			
							Planned	\$		
							Person	Item	\$	
Total	\$			Total	\$			Total	\$	

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INCOME, SA	WINGS,	AND) MAJOR TAX DEDUCTIBLE	S			CREDIT USE					
NCOME—Wages, fees for services, rents, interest, dividends, profit, alimony or child support received, other gifts SAVINGS & INVESTMENTS—Savings, bonds, stocks, life insurance; retirement plans; capital improvements							CREDIT PURCHASES—All <u>purchases</u> using credit cards; new installment loans for furniture, appliances, cash, etc. Also list in appropriate category.					
Planned \$			Planned \$				ned \$					
Item	\$		Item	\$		Date	Creditor	\$				
									$oldsymbol{\perp}$			
									\bot			
									\bot			
					+				_			
Total		<u> </u>	Total	\$				+	+			
TAXES—Income, real esta			LE EXPENDITURES* HEALTH—Fees for doctor, of	lantiet				+	+			
income, rear este	ito, otiloi		hospital care and treatm medicine, insurance, etc	ent,				+	+			
Planned \$			Planned \$						\top			
Federal	\$			\$								
State												
Local												
							Tota					
						CRED in Plant	DIT PAYMENTS—Payments on charge accounts stallment debts. ned \$	and				
Total	\$		Total	\$	+			\$	Τ			
CONTRIBUTIONS —Religi community drives, cha		C.	CHILD/DEPENDENT CARE— that can be claimed if eli child/dependent care cre	igible for								
Planned \$			Planned \$									
	\$			\$								
							Tota	\$				
						De	S TO OTHERS—Money and gifts purchased for ersons outside the family ned \$					
Total	\$					Παπ	 	\$	Τ			
OTHER DEDUCTIONS & C	REDITS-				+			+	+			
Qualified education ex business casualty & th	penses, r left losse	non- s.						+	+			
misc. deductions	1011 10000	Ο,			\vdash				+			
Planned \$								+	\top			
	\$				Ħ			1	\top			
					\square				T			
									I			
Total	\$		Total	\$			Tota	\$				

^{*}Check current IRS & Ohio tax guides for requirements.

EXPENSES for Month_____

Year__

FOOD—Groceries, school lumeals away from home, Planned \$		ier	PERSONAL—Hair care, grooming supplies, cigarettes, tobacco, cosmetics, watch repair, photographs, allowances, etc. Planned \$				HOUSING—Mortgage, rent, repairs, upkeep of house yard care, insurance, hotel, motel, utilities, cleaning and laundry supplies, paper goods, postage, bank charges, hired help, cable, Internet			
Item	\$		Person	Item	\$		Planned	\$		
	<u> </u>				<u> </u>	\vdash		Item	\$	
						\vdash	Rent/mo	ortgage	+	
						\vdash	Electricit		+	
						\vdash	Fuel	-	+	
							Telephor	 1e	+	
						\vdash	Water	10	+	
							Trash		+	
						\vdash	Cable		+	
							Internet		+	
								rvice Charges	+	
				Total	¢	\vdash	Dalik Se	TVICE CHAIGES	+	
			TRANCE	ORTATION—Car expenses—		\sqcup		Total	\$	
			tires,	repairs, insurance, license	ees, pur	, chase	FUDNIC			
				; bus, plane, train, etc.			smal	HINGS & EQUIPMENT —Furniti I tools and utensils, china, glas	sware, otl	her
			Platitieu	\$	T ₀	-	hous	ehold accessories		
				Item	\$		Planned	\$	T_	_
								<u>Item</u>	\$	
									+	
									+	
						Ш			+	
									4	
								Total	\$	
							CLOTHII and r	NG —Ready-to-wear, foot wear, repair, fabric and sewing suppli	dry clean	ing S
Total				Total			jewel	ry, other accessories	55, par500	J,
RECREATION —Admission and games, play and sports equ				DN —All school expenses—tuities, papers, magazines; music,				\$,
pet expenses, hobbies	ipinoni, t	oyo,	lessor	18	dunonig,		Person	Item	\$	
Planned \$			Planned	\$						
Item	\$			Item	\$					
								Total	\$	
							OTHER			
							Planned	\$		
							Person	Item	\$	
Total	\$			Total	\$	\Box		Total	\$	

1	/ear	
	Cai	

INCOME, SA	WINGS,	AND	MAJOR TAX DEDUCTIBLE	CREDIT USE						
INCOME—Wages, fees for s interest, dividends, profi child support received, o	t, alimon	y or	SAVINGS & INVESTMENTS bonds, stocks, life insura ment plans; capital impro	in	IT PURCHASES—All <u>purchases</u> using credit c stallment loans for furniture, appliances, cash,	ards; new etc. Also I	list in			
Planned \$	-	,	Planned \$				propriate category. led \$			
Item	\$		Item	\$		Date	creditor	\$		
					Ш					
									\perp	
					Ш			\bot	4	
					\perp				_	
					+-			+	+	
		-			+-			+-	+	
Total	\$		Total	-	+-			-	+	
		ופודי	10tai Le expenditures*	Ψ	1			_	+	
TAXES—Income, real esta			HEALTH—Fees for doctor,	dentist,					+	
			hospital care and treatm medicine, insurance, etc	ent,				+	+	
Planned \$			Planned \$						+	
Federal	\$			\$					\dagger	
State										
Local										
							Tot			
					Ш	in	IIT PAYMENTS—Payments on charge account stallment debts.	and		
	ļ					Plann	ed \$			
Total	\$		Total		Ш			\$	4	
contributions—Religi community drives, cha	ous, ırities, et	C.	that can be claimed if el child/dependent care cre	igible for					+	
Planned \$			Planned \$	_						
	\$			\$	Ш					
					Ш				\perp	
					Ш	OJET		al \$	\perp	
					Ш	pe	S TO OTHERS—Money and gifts purchased for ersons outside the family led \$			
Total	Φ.				+-	Plann	ed \$		\top	
OTHER DEDUCTIONS & C		<u> </u>			+-			\$	+	
Qualified education ex business casualty & th	penses, r	non-			+-			_	+	
misc. deductions	1611 10556	5,			+			+	+	
Planned \$	lanned \$				+			+	+	
	s				\Box				+	
	†	\vdash			$\dagger \dagger \dagger$			+	+	
	1				+				\top	
Total	\$		Total	\$			Tot	al \$		

^{*}Check current IRS & Ohio tax guides for requirements.

EXPENSES for Month_____ Year____

FOOD—Groceries, school lumeals away from home, Planned \$		ier	cigare photo	AL—Hair care, grooming ettes, tobacco, cosmetics, pgraphs, allowances, etc. \$		HOUSING—Mortgage, rent, repairs, upkeep of house, yard care, insurance, hotel, motel, utilities, cleaning and laundry supplies, paper goods, postage, bank charges, hired help, cable, Internet				
Item	\$		Person	Ψ <u></u> Item	\$	\Box		\$,	
Itom	Ψ		1 013011	Ttom	Ψ		Tidilliou	Item	 \$	Ι
							Rent/mo		Ψ	
							Electricit		+	
		-				+		ıy	<u> </u>	
						+	Fuel		+	
						+	Telephor	16	_	
						+	Water		<u> </u>	
							Trash			
							Cable		<u> </u>	
							Internet			
							Bank Se	rvice Charges	<u> </u>	
				Tota						
			TRANSP	ORTATION —Car expenses repairs, insurance, license	gas, oi	l,		Total	\$	
			price;	; bus, plane, train, etc.		ICHASE	FURNIS	HINGS & EQUIPMENT—Furnitu	re, applia	inces,
			Planned	\$			hous	l tools and utensils, china, glass ehold accessories	ware, ou	ner
				Item	\$		Planned	\$		
								Item	\$	
								Total	\$	
							CLOTHII	NG—Ready-to-wear, foot wear,	dry clean	ing
Total	\$			Tota	ı (\$			repair, fabric and sewing supplic ry, other accessories	s, purses	3,
RECREATION—Admission and	fees for s	hows,	EDUCATION	DN —All school expenses—tu	ition, book	S,		\$		
games, play and sports equ	ipment, to	oys,		es, papers, magazines; musi			Person		\$	
pet expenses, hobbies Planned \$			Planned						†	
Item	\$			Item	\$					
	<u> </u>				T	+				
						+			+	
									+	
									<u> </u>	
									_	
								T-1-1	<u> </u>	
						<u> </u>	OTUED	Total	\$	
						\downarrow	OTHER			
		-				$\downarrow \downarrow \downarrow$	Planned		T	
						$\downarrow \downarrow \downarrow$	Person	Item	\$	
									<u> </u>	
Total	\$			Total	\$			Total	\$	

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INCOME, SA	VINGS,	AND	MAJOR TAX DEDUCTIBLE	CREDIT USE						
INCOME—Wages, fees for s interest, dividends, profit child support received.	ervices, i	rents, v or		—Saving	e-	in	DIT PURCHASES —All <u>purchases</u> using cre stallment loans for furniture, appliances, c ppropriate category.	dit card ash, etc	s; new c. Also lis	st in
Planned \$			Planned \$							
Planned \$	\$		Item	\$		Date	creditor		\$	
Total	\$		Total	\$						
			E EXPENDITURES*							
TAXES—Income, real esta	te, other	*	HEALTH—Fees for doctor, on hospital care and treatm medicine, insurance, etc	ent,						
Planned \$			Planned \$							\vdash
Federal	\$, , , , , , , , , , , , , , , , , , ,	\$						\vdash
State	<u> </u>			<u> </u>						\vdash
Local										1
								Total	\$	t
						CRED	DIT PAYMENTS — <u>Payments</u> on charge acco	ounts ar	nd	
						Plann	stallment debts. led \$			
Total	\$		Total	\$					\$	
community drives, cha		C.	CHILD/DEPENDENT CARE— that can be claimed if eli child/dependent care cre	gible for						
Planned \$			Planned \$							
	\$			\$						
									\$	
						ne ne	S TO OTHERS—Money and gifts purchase ersons outside the family	d for		
						Plann	led \$			
Total									\$	
OTHER DEDUCTIONS & C Qualified education exp										
business casualty & the misc. deductions										
										_
Planned \$										<u> </u>
	\$	_								_
		_			\vdash					\vdash
		<u> </u>			+					\vdash
Tatal	6	\vdash	Tatal	ф.						\vdash
Total	Ф		Total	þ				Total	\$	

^{*}Check current IRS & Ohio tax guides for requirements.

EXPENSES for Month______ Year_____

FOOD —Groceries, school lumeals away from home, Planned \$		ner	cigare photo	AL—Hair care, grooming settes, tobacco, cosmetics, ographs, allowances, etc. \$	supplies, watch rep	HOUSING—Mortgage, rent, repairs, upkeep of house, yard care, insurance, hotel, motel, utilities, cleaning and laundry supplies, paper goods, postage, bank charges, hired help, cable, Internet							
Item	\$		Person	Ttem	\$		Planned \$						
	*				<u> </u>			Item	\$				
							Rent/mo	ortgage	†				
							Electricit		+				
							Fuel	-)	-				
							Telephor	<u> </u>	+				
							Water	10	+				
							Trash		+				
							Cable		+-				
									+				
					+		Internet		+				
				Total	¢		Ballk Se	rvice Charges	+				
			TDANCE					Tatal	+				
			tires,	ORTATION —Car expenses repairs, insurance, license			=	Total	\$				
			price;	; bus, plane, train, etc.	•		FURNIS	HINGS & EQUIPMENT—Furnitu I tools and utensils, china, glas	ire, applia sware, otl	inces, her			
			Planned	\$	Ι.		hous	ehold accessories	, , , , , , , , , , , , , , , , , , ,				
				Item	\$		Planned	\$	1.				
								Item	\$				
								Total	\$				
							CLOTHII	NG—Ready-to-wear, foot wear,	dry clean	ing			
Total	\$			Total	\$			repair, fabric and sewing suppli Iry, other accessories	s, purses	5,			
RECREATION—Admission and				DN —All school expenses—tu			Planned	\$					
games, play and sports equ pet expenses, hobbies	ipment, t	oys,	suppli lessor	es, papers, magazines; music ns	, dancing,	other	Person	Item	\$				
Planned \$			Planned										
Item	\$			Item	\$								
								Total	\$				
							OTHER		1	ı			
					1		Planned	\$					
					1		Person	Item	\$				
					1				+				
					+				+				
									+				
Total	\$			Total	\$			ıTotal	\$				

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INCOME, SA	VINGS,	AND) MAJOR TAX DEDUCTIBLE	CREDIT USE							
INCOME—Wages, fees for s interest, dividends, profi child support received, o	t, alimon	y or	SAVINGS & INVESTMENTS bonds, stocks, life insurar ment plans; capital impro	nce; retire		CREDIT PURCHASES—All <u>purchases</u> using credit cards; new installment loans for furniture, appliances, cash, etc. Also list in appropriate category.					
Planned \$	-		Planned \$				ed\$				
Item	\$		Item	\$		Date	Creditor	\$			
					Ш						
									_		
					Щ				1		
					$\sqcup \downarrow$				ــــــــــــــــــــــــــــــــــــــ		
Total			Total	\$	Щ				_		
			LE EXPENDITURES*	1					+		
TAXES—Income, real esta	ite, otner		HEALTH—Fees for doctor, or hospital care and treatm medicine, insurance, etc	ent,	$\ \cdot\ $				-		
Planned \$			Planned \$								
Federal	\$			\$							
State											
Local					Ш						
					Ш		Total	\$			
					$+\parallel$	in	IT PAYMENTS— <u>Payments</u> on charge accounts a stallment debts. led \$	nd			
Total	\$		Total	\$				\$	T		
CONTRIBUTIONS —Religion community drives, cha		C.	CHILD/DEPENDENT CARE— that can be claimed if eli child/dependent care cre	gible for					<u> </u>		
Planned \$			Planned \$								
	\$			\$							
							Total	\$			
						GIFTS pe	S TO OTHERS—Money and gifts purchased for ersons outside the family led \$				
Total	\$				╁═╂	Παιπ	σα φ	\$	Т		
OTHER DEDUCTIONS & C	L Redits-				╁			Ψ	+		
Qualified education exp business casualty & th	enses, r eft losse	non-			+				+		
misc. deductions	011 10000	0,			\Box				+		
Planned \$					\Box				\vdash		
	\$				$\dagger \dagger \dagger$				T		
					$\dagger \dagger \dagger$				T		
		T							T		
Total	\$		Total	\$			Total	\$			

^{*}Check current IRS & Ohio tax guides for requirements.

EXPENSES for Month_____ Year_

FOOD—Groceries, school lumeals away from home, Planned \$		ner	cigare	AL—Hair care, grooming ettes, tobacco, cosmetics ographs, allowances, etc.	, watch re	HOUSING—Mortgage, rent, repairs, upkeep of house yard care, insurance, hotel, motel, utilities, cleaning and laundry supplies, paper goods, postage, bank charges, hired help, cable, Internet				
Item	\$		Person	\$ Item	\$	T		S		,,,,,,
110111	Ψ		1 010011	110111	Ψ		T lamou q	Item	 \$	
							Dant/mar		Ψ	
							Rent/mor		+-	
							Electricity	1		
							Fuel			
							Telephone	9		
							Water			
							Trash			
							Cable			
							Internet			
							Bank Serv	vice Charges	1	
				Tot	al \$				1	
			TRANSP	ORTATION—Car expense	s—gas, o	il,		Total	\$	
			tires,	repairs, insurance, licens			FURNISH	INGS & EQUIPMENT—Furnit		ances
				; bus, plane, train, etc. \$			small	tools and utensils, china, glas	ssware, ot	her
			Tiannou	<u>Ψ</u> Item	\$			hold accessories		
				116111	Ψ		i iaiiiieu q	 Item	\$	
								Itelli	- •	
									+	
								Total	\$	
								G —Ready-to-wear, foot wear		
Total	\$			Tot	al \$			pair, fabric and sewing suppl y, other accessories	les, purse	S,
RECREATION—Admission and				DN —All school expenses—t				S		
games, play and sports equ pet expenses, hobbies	ipment, t	oys,	suppli lessor	es, papers, magazines; mus ns	ic, dancing	, other	Person	Item	\$	
Planned \$			Planned						1	
Item	\$			Item	\$				1	
									1	
									1	
									+	
									+	
									+	
								Total	\$	
							OTHER			
							Planned \$	8		
							Person	Item	\$	
			-		+	+-	1 013011	Itom	-	
						+			+-	
			-			+			+-	
Total	\$		-	Tota	I \$	+-		Total	\$	
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INCOME, SA	WINGS,	AND	MAJOR TAX DEDUCTIBLE	S			CREDIT USE		
INCOME—Wages, fees for s interest, dividends, profi child support received, o	t, alimon	y or	SAVINGS & INVESTMENTS bonds, stocks, life insura ment plans; capital impro	CREDIT PURCHASES—All <u>purchases</u> using credit cards; new installment loans for furniture, appliances, cash, etc. Also list in appropriate category.					
Planned \$	-	,	Planned \$						
Item	\$		Item	\$		Date	red \$ Creditor	\$	
									\perp
									_
					\perp				
					\perp			+	_
Takal	Ι		Tabal		+			+	+
Total	\$ (BEDI)		Total	\$				+-	+
TAXES—Income, real esta			LE EXPENDITURES* HEALTH—Fees for doctor, of	dentist				+	+
mace moomo, roar con	,		hospital care and treatm medicine, insurance, etc	ent,				+	+
Planned \$			Planned \$						
Federal	\$			\$					
State									
Local									
							Tot		
						in	DIT PAYMENTS—Payments on charge account stallment debts. led \$	s and	
Total	\$		Total	\$				\$	\top
CONTRIBUTIONS —Religion community drives, cha	ous, irities, et	C.	CHILD/DEPENDENT CARE— that can be claimed if el child/dependent care cre	igible foi	ses				+
Planned \$			Planned \$						+
	\$			\$					
								al \$	
						GIFTS	S TO OTHERS—Money and gifts purchased for ersons outside the family		
						Plann	ersons outside the family ned \$		
Total								\$	\perp
OTHER DEDUCTIONS & C Qualified education exp					$\perp \perp$			\bot	\perp
business casualty & th misc. deductions					\perp				_
					\perp				
Planned \$	1	1		-	+			+	\perp
	\$	-			+			$+\!-$	+
	1	+			+			$+\!\!-$	+
	+	\vdash			+			+-	+
Total	\$	\vdash	Total	\$	+		Tot	al \$	+

^{*}Check current IRS & Ohio tax guides for requirements.

EXPENSES for Month_____ Year_

FOOD—Groceries, school lumeals away from home, Planned \$		ner	cigare	AL—Hair care, grooming ettes, tobacco, cosmetics ographs, allowances, etc.	, watch re	HOUSING—Mortgage, rent, repairs, upkeep of house yard care, insurance, hotel, motel, utilities, cleaning and laundry supplies, paper goods, postage, bank charges, hired help, cable, Internet				
Item	\$		Person	\$ Item	\$	T		S		,,,,,,
110111	Ψ		1 010011	110111	Ψ		T lamou q	Item	 \$	
							Dant/mar		Ψ	
							Rent/mor		+-	
							Electricity	1		
							Fuel			
							Telephone	9		
							Water			
							Trash			
							Cable			
							Internet			
							Bank Serv	vice Charges	1	
				Tot	al \$				1	
			TRANSP	ORTATION—Car expense	s—gas, o	il,		Total	\$	
			tires,	repairs, insurance, licens			FURNISH	INGS & EQUIPMENT—Furnit		ances
				; bus, plane, train, etc. \$			small	tools and utensils, china, glas	ssware, ot	her
			Tiannou	<u>Ψ</u> Item	\$			hold accessories		
				116111	Ψ		i iaiiiieu q	 Item	\$	
								Itelli	- •	
									+	
								Total	\$	
								G —Ready-to-wear, foot wear		
Total	\$			Tot	al \$			pair, fabric and sewing suppl y, other accessories	les, purse	S,
RECREATION—Admission and				DN —All school expenses—t				S		
games, play and sports equ pet expenses, hobbies	ipment, t	oys,	suppli lessor	es, papers, magazines; mus ns	ic, dancing	, other	Person	Item	\$	
Planned \$			Planned						1	
Item	\$			Item	\$				1	
									1	
									1	
									+	
									+	
									+	
								Total	\$	
							OTHER			
							Planned \$	8		
							Person	Item	\$	
			-		+	+-	1 013011	Itom	-	
						+			+-	
			-			+			+-	
Total	\$		-	Tota	I \$	+-		Total	\$	
ividi	ĮΨ	1	1	1014	ι ΙΨ	1	1	illai	ĮΨ	1

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INCOME, SAVINGS, AND MAJOR TAX DEDUCTIBLES						CREDIT USE					
INCOME—Wages, fees for s interest, dividends, profi child support received, o	t, alimon	y or	SAVINGS & INVESTMENTS bonds, stocks, life insura ment plans; capital impro	nce; retire	IS, e-	in	IT PURCHASES—All <u>purchases</u> using credit c stallment loans for furniture, appliances, cash,	, etc. Also list in			
Planned \$	-	,	Planned \$				propriate category. led \$				
Item				\$		Date	creditor	\$			
					Ш						
									\perp		
					Ш			\bot	4		
					\perp				_		
					+-			+	+		
		-			+-			+-	+		
Total	\$		Total	-	+-			-	+		
		ופודי	10tai Le expenditures*	Ψ	1			_	+		
TAXES—Income, real esta			HEALTH—Fees for doctor,	dentist,					+		
			hospital care and treatm medicine, insurance, etc	ent,				+	+		
Planned \$			Planned \$						+		
Federal	\$			\$					\dagger		
State											
Local											
							Tot				
					Ш	in	IIT PAYMENTS—Payments on charge account stallment debts.	and			
	ļ					Plann	ed \$				
Total	\$		Total		Ш			\$	4		
contributions—Religi community drives, cha	ous, ırities, et	C.	that can be claimed if el child/dependent care cre	igible for					+		
Planned \$			Planned \$	_							
	\$			\$	Ш						
					Ш				\perp		
					Ш	OJET		al \$	\perp		
					Ш	pe	S TO OTHERS—Money and gifts purchased for ersons outside the family led \$				
Total	Φ.				+-	Plann	ed \$		\top		
OTHER DEDUCTIONS & C		<u> </u>			+-			\$	+		
Qualified education ex business casualty & th	penses, r	non-			+-			_	+		
misc. deductions	1611 10556	5,			+			+	+		
Planned \$					+			+	+		
	\$				\Box				+		
	†	\vdash			$\dagger \dagger \dagger$			+	+		
	1				+				\top		
Total	\$		Total	\$			Tot	al \$			

^{*}Check current IRS & Ohio tax guides for requirements.

EXPENSES for Month_____ Year_

meals away from home, Planned \$		ier	cigar photo	AL —Hair care, gro ettes, tobacco, cosi graphs, allowance: \$	metics, w		oair,	yard clean	G —Mortgage, rent, repairs, r care, insurance, hotel, motel ing and laundry supplies, pa ige, bank charges, hired help	, utilities, per goods,	
Item	\$		Person	Ψ Item		\$		Planned \$			
110111	ļ -		1 010011			ļ ·		- iaimoa	Y	\$	
								Rent/mo		-	
								Electricit		+-	
									.y	+	
								Fuel		+-	
								Telephor	16		
								Water		$-\!$	
								Trash			
								Cable			
								Internet			
								Bank Se	rvice Charges		
					Total	\$					
				ORTATION —Car ex					Tota	al \$	
				repairs, insurance, bus, plane, train, e		ees, pur	chase		HINGS & EQUIPMENT—Furn		
				\$					l tools and utensils, china, gl ehold accessories	assware, ot	ther
				Item		\$		Planned	\$		
									Item	\$	
									<u> </u>	- ' -	
										_	
										+-	
										+-	
									T-1	- L	-
								0.07	Tota		<u> </u>
								CLOTHING and r	NG—Ready-to-wear, foot wear epair, fabric and sewing supp	ır, dry clear olies nurse	ning IS
	\$					\$		jewel	ry, other accessories	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	,
RECREATION—Admission and games, play and sports equ	ipment, to	oys,	suppli	DN —All school expenes, papers, magazine	s; music,	dancing,		Planned Person	\$ Item	\$	T
pet expenses, hobbies Planned \$			lessons Planned \$							- -	
Item	\$			Item		\$				_	
1.0	+		 	1.0.11			\vdash			+	+
			-							+-	+
			-			-	\vdash			+-	+
										+-	
								_	Tota	al \$	
								OTHER			
								Planned			
								Person	Item	\$	
Total	\$				Total	\$			Tota	al \$	1

rear	Y	'ea	r
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INCOME, SAVINGS, AND MAJOR TAX DEDUCTIBLES						CREDIT USE					
interest, dividends, profi	DME—Wages, fees for services, rents, nterest, dividends, profit, alimony or shild support received, other gifts SAVINGS & INVESTMENTS—Savings, bonds, stocks, life insurance; retirement plans; capital improvements						CREDIT PURCHASES—All <u>purchases</u> using credit cards; new installment loans for furniture, appliances, cash, etc. Also list in appropriate category.				
Planned \$	-		Planned \$				ed\$				
Item				\$		Date	Creditor	\$			
					Ш						
									_		
					Ш				1		
					$\sqcup \!\!\! \sqcup \!\!\! \sqcup$				ــــــــــــــــــــــــــــــــــــــ		
Total			Total	\$	Щ				_		
			LE EXPENDITURES*	1					+		
TAXES—Income, real esta	ite, otner	HEALTH—Fees for doctor, or hospital care and treatm medicine, insurance, etc	ent,	$\ \cdot\ $				-			
Planned \$			Planned \$								
Federal	\$			\$							
State											
Local					Ш						
					Ш		Total	\$			
					$+\parallel$	in	IT PAYMENTS— <u>Payments</u> on charge accounts a stallment debts. led \$	nd			
Total	\$		Total	\$				\$	T		
CONTRIBUTIONS —Religion community drives, cha		C.	CHILD/DEPENDENT CARE— that can be claimed if eli child/dependent care cre	gible for					<u> </u>		
Planned \$			Planned \$								
	\$			\$							
							Total	\$			
						GIFTS pe	S TO OTHERS—Money and gifts purchased for ersons outside the family led \$				
Total	\$				╁═╂	Παιπ	<u> </u>	\$	Т		
OTHER DEDUCTIONS & C	L Redits-				╁			Ψ	+		
Qualified education exp business casualty & th	enses, r eft losse	non-			+				+		
misc. deductions	011 10000	0,			\Box				+		
Planned \$					\Box				\vdash		
	\$				$\dagger \dagger \dagger$				T		
					$\dagger \dagger \dagger$				T		
		T							T		
Total	\$		Total	\$			Total	\$			

^{*}Check current IRS & Ohio tax guides for requirements.

EXPENSES for Month_____

Year_

meals away from home, Planned \$		ier	cigar photo	AL —Hair care, gro ettes, tobacco, cosi graphs, allowance: \$	metics, w		oair,	yard clean	G —Mortgage, rent, repairs, r care, insurance, hotel, motel ing and laundry supplies, pa ige, bank charges, hired help	, utilities, per goods,	
Item	\$		Person	Ψ Item		\$		Planned \$			
110111	ļ -		1 010011			ļ ·		- iaimoa	Y	\$	
								Rent/mo		-	
								Electricit		+-	
									.y	+	
								Fuel		+-	
								Telephor	16		
								Water		$-\!$	
								Trash			
								Cable			
								Internet			
								Bank Se	rvice Charges		
					Total	\$					
				ORTATION —Car ex					Tota	al \$	
				repairs, insurance, bus, plane, train, e		ees, pur	chase		HINGS & EQUIPMENT—Furn		
				\$					l tools and utensils, china, gl ehold accessories	assware, ot	ther
				Item		\$		Planned	\$		
									Item	\$	
									<u> </u>	- ' -	
										_	
										+-	
										+-	
									T-1	- L	-
								0.07	Tota		<u> </u>
								CLOTHING and r	NG—Ready-to-wear, foot wear epair, fabric and sewing supp	ır, dry clear olies nurse	ning IS
	\$					\$		jewel	ry, other accessories	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	,
RECREATION—Admission and games, play and sports equ	ipment, to	oys,	suppli	DN —All school expenes, papers, magazine	s; music,	dancing,		Planned Person	\$ Item	\$	T
pet expenses, hobbies Planned \$			lessons Planned \$							- -	
Item	\$			Item		\$				_	
1.0	+		 	1.0.11			\vdash			+	+
			-							+-	+
			-			-	\vdash			+-	+
										+-	
								_	Tota	al \$	
								OTHER			
								Planned			
								Person	Item	\$	
Total	\$				Total	\$			Tota	al \$	1

(9)

	(1)	(2)	(3)	(4)	(3)	(0)	(7)	(6)	(9)
Month Category	January	February	March	April	May	June	Mid-year Totals	Budget Amount (50% ofYear)	Difference + or –
Taxes									
Contributions									
Other Deductions/Credits									
Savings/Investments									
Health									
Child/Dependent Care									
Gifts									
Food									
Recreation									
Personal									
Transportation									
Education									
Housing/Mortgage									
Furnishings & Equipment									
Clothing									
Other									
TOTALS									

30	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Month Category	July	Aug.	Sept.	Oct.	Nov.	Dec.	Yearly Totals	Budget Amount	Difference + or –
Taxes									
Contributions									
Other Deductions/Credits									
Savings/Investments									
Health									
Child/Dependent Care									
Gifts									
Food									
Recreation									
Personal									
Transportation									
Education									
Housing/Mortgage									
Furnishings & Equipment									
Clothing									
Other									
TOTALS									

End of Month Tally Sheet (Optional)

Month	Year
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A. NOTE: This is a "master copy" of this page. If you use this sheet, be sure to make copies BEFORE entering figures on this page.

At the end of the month, use this worksheet to total expenses and outgo and compare to funds available. This gives a summary of your monthly financial activity.

- B. Start with your beginning check-book balance <u>plus</u> cash on hand. To this, <u>add</u> income and all sources that increase funds for the month. The sum is **Total 1**.
- C. To find **Total 2**, all outgoing funds are <u>added</u> together (expenses, credit payments, contributions to savings/investments). To this, <u>add</u> your ending checkbook balance plus remaining cash on hand. This is **Total 2**.

Total 1 should equal Total 2. If not, review figures to consider error or determine amount (+ or -) needed to equal Total 1. The difference is often called "Unaccounted for" or "Miscellaneous Expense."

Do not be concerned if there is some difference. While **Total 1** should equal **Total 2**, expect variations. You need not try to account for each and every penny.

A "plus figure" (a positive amount) occurs when **Total 2** is less than **Total 1**. This means that some expenses are not recorded.

A "minus figure" (a negative amount) will occur if **Total 1** is less than **Total 2**. This means that you can account for more money than is listed. Did you forget to record some income or a gift you received? Did you take money from savings?

D. If you changed any amounts in calculating **Total 2**, be sure to also record/change these amounts on pages 32-33.

Beginning cash balance Checkbook	\$
Cash (on hand)	
Total cash	\$
Income	
Taken from Savings	
Credit Purchases (current month)	
Total 1	\$
Expenses	
Taxes	
Contributions	
Other Deduction/Credits	
Health	
Child/Dependent Care	
Gifts	
Food	
Recreation	
Personal	
Transportation	
Education	
Housing	
Furnishings & Equipment	
Clothing	
Total Expenses for this month	\$
Credit payments (include interest)	
Savings and Investments	
Ending Balances: Checking Account	
Cash (on hand)	
Total 2	\$
Unaccounted for/Miscellaneous	+/-
Total 1 (from above)	

End of Month Tally Sheet (Optional)

MonthYe	ear
---------	-----

- A. NOTE: This is a "master copy" of this page. If you use this sheet, be sure to make copies BEFORE entering figures on this page.
 - At the end of the month, use this worksheet to total expenses and outgo and compare to funds available. This gives a summary of your monthly financial activity.
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D. If you changed any amounts in calculating **Total 2**, be sure to also record/change these amounts on pages 32-33.

Beginning cash balance Checkbook	\$
Cash (on hand)	
Total cash	\$
Income	
Taken from Savings	
Credit Purchases (current month)	
Total 1	\$
Expenses	
Taxes	
Contributions	
Other Deduction/Credits	
Health	
Child/Dependent Care	
Gifts	
Food	
Recreation	
Personal	
Transportation	
Education	
Housing	
Furnishings & Equipment	
Clothing	
Total Expenses for this month	\$
Credit payments (include interest)	
Savings and Investments	
Ending Balances: Checking Account	
Cash (on hand)	
Total 2	\$
Unaccounted for/Miscellaneous	+/-
Total 1 (from above)	

End of Month Tally Sheet (Optional)

MonthYe	ear
---------	-----

- A. NOTE: This is a "master copy" of this page. If you use this sheet, be sure to make copies BEFORE entering figures on this page.
 - At the end of the month, use this worksheet to total expenses and outgo and compare to funds available. This gives a summary of your monthly financial activity.
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D. If you changed any amounts in calculating **Total 2**, be sure to also record/change these amounts on pages 32-33.

Beginning cash balance Checkbook	\$
Cash (on hand)	
Total cash	\$
Income	
Taken from Savings	
Credit Purchases (current month)	
Total 1	\$
Expenses	
Taxes	
Contributions	
Other Deduction/Credits	
Health	
Child/Dependent Care	
Gifts	
Food	
Recreation	
Personal	
Transportation	
Education	
Housing	
Furnishings & Equipment	
Clothing	
Total Expenses for this month	\$
Credit payments (include interest)	
Savings and Investments	
Ending Balances: Checking Account	
Cash (on hand)	
Total 2	\$
Unaccounted for/Miscellaneous	+/-
Total 1 (from above)	

Additional Considerations for Financial Record-keeping

Organize Your Valuable Papers. In case of general need or an emergency, could you or other family members easily locate your valuable papers? Are the papers "safe" (stored in an appropriately protected area)? If these papers were lost or destroyed, would you be able to replace them easily?

If some of your answers to the above questions were "no" or "maybe" or "sometimes," you need to give some consideration to organizing your valuable papers. For assistance in this effort, request "*Know Your Valuable Papers*" (12 pages of forms on which you list your valuable papers and where they are located) from the Ohio State University Extension office in your county.

Your Safe Deposit Box. Keep in your safe deposit box those records and documents that cannot be replaced or would be very costly or time consuming to replace. Keep duplicates at home for easy reference.

Suggested records to keep in a safe deposit box include: certificates of birth, adoption, marriage, divorce and death; citizenship papers and passports; property abstracts and titles (including burial lot); military service records; records of major debts (mortgages, installment contracts, notes, liens, etc.); wills (copies, not originals); household/property inventories; evidence that others owe you (contracts, notes, etc.). "Know Your Valuable Papers" includes a section for listing records placed in your safe deposit box.

How Long Should Records Be Kept? "Household Record-Keeping Tips" is a 2-page chart listing many records and important papers needed by families. It includes some reasons and suggested time periods for keeping the listed records. Request this fact sheet from the Ohio State University Extension office in your county.

Household Inventory. Having a complete and up-to-date inventory of household furniture, furnishings, equipment and other personal property (clothes, cameras, etc.) can be very helpful in determining the amount of insurance coverage needed. One hopes to never need such insurance coverage, but should loss or disaster occur, having a current and complete household inventory will make claim-filing easier.

Once made, update your household inventory once or twice a year. Keep it in a safe deposit box or other safe place outside your home (keep reference copy in your home file).

BEFORE investing time and other resources, check with your insurance agent for company requirements for filing claims. Also get your insurance company requirements for making an inventory of household possessions. Be sure to ask for company forms and suggested procedures for making and updating your inventory.

Should you need to file a claim, you probably will need documentation of purchase price of the items (purchase receipts) as well as condition when the loss occurred. In addition to a written list, a photographic or video record can help establish your case.

Ohioline

Experience a new way to get helpful information quickly, electronically. Ohioline—your link to information, news, and education from Ohio State—is available as an on-line free Internet site or on a CD-ROM disc. Thousands of documents covering home, yard, and garden topics; production agriculture; and a wide variety of other subjects.

College of Food, Agricultural, and Environmental Sciences,
Ohio State University Extension,
the Ohio Agricultural Research and Development Center,
The Ohio State University

CD-ROM can be purchased at your local Ohio State University Extension county office

OHLINE (Bull. ADM 018) \$4.00

plus sales tax, postage, and handling



(NOTE: Get recorded IRS information at 1-800-829-4477 or on the web at <www.irs.gov>).

p://ohioline.ag.ohio-state.edu

Extension Fact Sheets

Didn't find what you were looking for? Need more information? Ohio State University Extension also offers many fact sheets on a variety of topics related to agriculture, community development, family and consumer sciences, 4-H youth development, and natural resources. These

fact sheets are available on-line at:

http://ohioline.ag.ohio-state.edu

If you prefer off-line access, the fact sheets can also be found on the Ohioline CD-ROM (see page 37 of this publication for ordering information).

Paper copies of the fact sheets are also available from offices of Ohio State University Extension. Ohio residents may request up to five free fact sheets in a single visit per day. There will be a nominal fee for additional copies.

