



This flier contains worksheets for your Budget/Spending Plan and Financial Goals. Additional information on these topics is covered in the “Budgeting” seminar.

If you have questions about using these worksheets, please contact your local education counselor.¹

Financial Goals

Divide your financial goals into realistic time frames for achieving them. When developing your goals, be specific, realistic and flexible.

Time Frame	Goal	Amount Needed
Short-term (up to 1 year)		\$
		\$
		\$
		\$
Intermediate-term (1-5 years)		\$
		\$
		\$
		\$
Long-term (over 5 years)		\$
		\$
		\$
		\$

Income (use gross amounts)

Source	Amount
Employment #1	\$
Employment #2	\$
Self-employment	\$
Pension, IRA distributions	\$
Interest, dividends	\$
Alimony, child support	\$
Social Security, SSDI	\$
Other government payments	\$
Other	\$
Other	\$
Other	\$

TOTAL INCOME _____

Budget/Spending Plans

Expenses — Fixed

Source	Amount
Taxes: Federal	\$
State	\$
Local, property	\$
FICA withholding	\$
Medicare withholding	\$
Mortgage or rent	\$
Water/sewer	\$
Natural gas/oil	\$
Electricity	\$
Cable/satellite TV	\$
Telephone	\$
Homeowner dues/property maintenance	\$
Alimony, child support	\$
Personal/business loans	\$
Credit card payments	\$
Insurance: Life	\$
Medical/dental	\$
Disability/long-term care	\$
Auto	\$
Homeowner's	\$
Other	\$
Autos: Loan/lease #1	\$
Loan/lease #2	\$
Gas/oil	\$
Maintenance/repairs	\$

TOTAL EXPENSES (fixed and variable) \$ _____

Expenses — Variable

Source	Amount
Savings, investments: 401(k)	\$
IRA	\$
Stocks and bonds	\$
Mutual funds	\$
College savings	\$
Other	\$
Groceries, food	\$
Restaurants/coffee shops	\$
Personal grooming	\$
Clothes	\$
Furniture, appliances	\$
Entertainment/leisure activities	\$
Vacation/travel expenses	\$
Hobbies	\$
Subscriptions/dues	\$
Clubs/organizations	\$
Alcohol/tobacco	\$
Personal gifts	\$
Medical co-payments	\$
Dental payments	\$
Prescriptions	\$
Child care/pet care	\$
Tuition	\$
Public transportation	\$
Charitable gifts/donations	\$
Other	\$
Other	\$

SUMMARY

Total income: \$ _____
 Minus total expenses: \$ _____
 = Balance: \$ _____

Budgeting Tip: Keep a Spending Journal

One useful way to get an idea of your expenses is to keep a spending journal. Simply record all of your spending for one week, keeping track of the date, amount spent, and what it was for. You may be surprised at the results!

Additional tools, calculators and resources can be found at www.southcarolinadcp.com.²

¹ Representatives of GWFS Equities, Inc. are not registered investment advisers and cannot offer financial, legal or tax advice. Please consult with your financial planner, attorney and/or tax adviser as needed.

² Access to the website may be limited or unavailable during periods of peak demand, market volatility, systems upgrades/maintenance or other reasons.