



Presented by:

KDLA

(Kentucky Department for
Libraries and Archives)

KEAP

(Kentucky Employee Assistance
Program)

BUDGETING

By Zakkkk



I am...

Not a financial adviser

Not any smarter than you

Budgeting

Americans spend \$2700 per year on what?

Number one on the list of things they splurge on and number two on the list of things people say they will cut back on during difficult times



Track Your Spending



1. Fixed Expenses

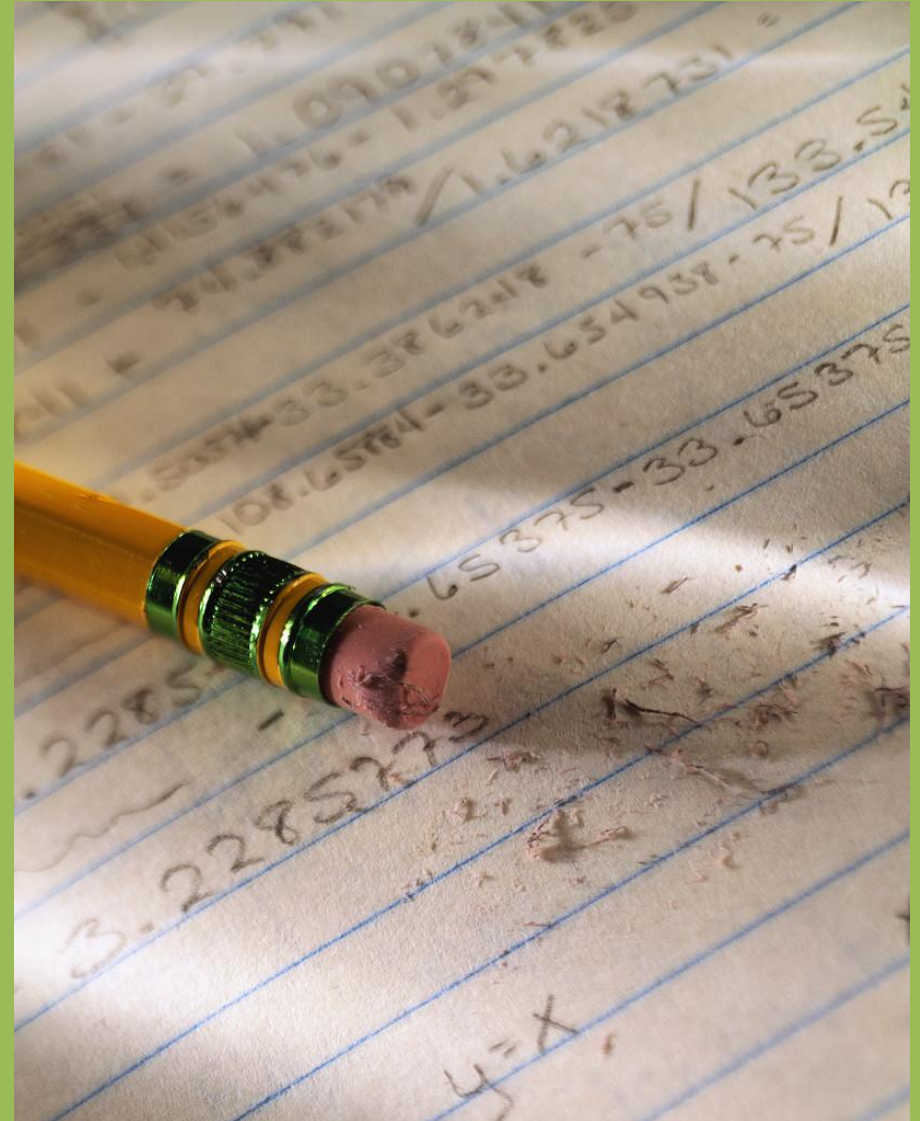
2. Variable Expenses

- Groceries
- Non-food Items
- Eating out
- Clothes
- Entertainment
- Repairs
- Gas

Pencil and Paper



Check Register



The best **free** way to manage your money.

Mint brings all your financial accounts together online or on your mobile device, automatically categorizes your transactions, lets you set budgets and helps you achieve your savings goals.

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Stay **SAFE** and **SECURE**



Get **READY** for **TAXES**



FEELIN' *the* **LOVE**



"Two great features: It's free & it's easy to use"



"Your financial situation, in the palm of your hand"

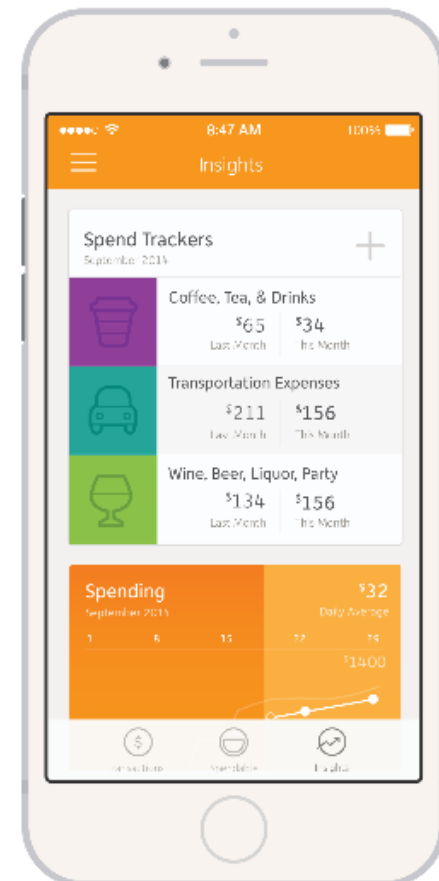
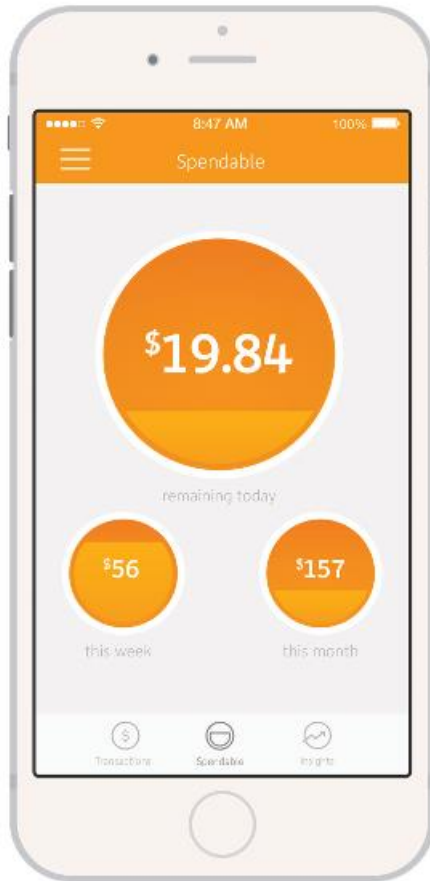
Like 134k



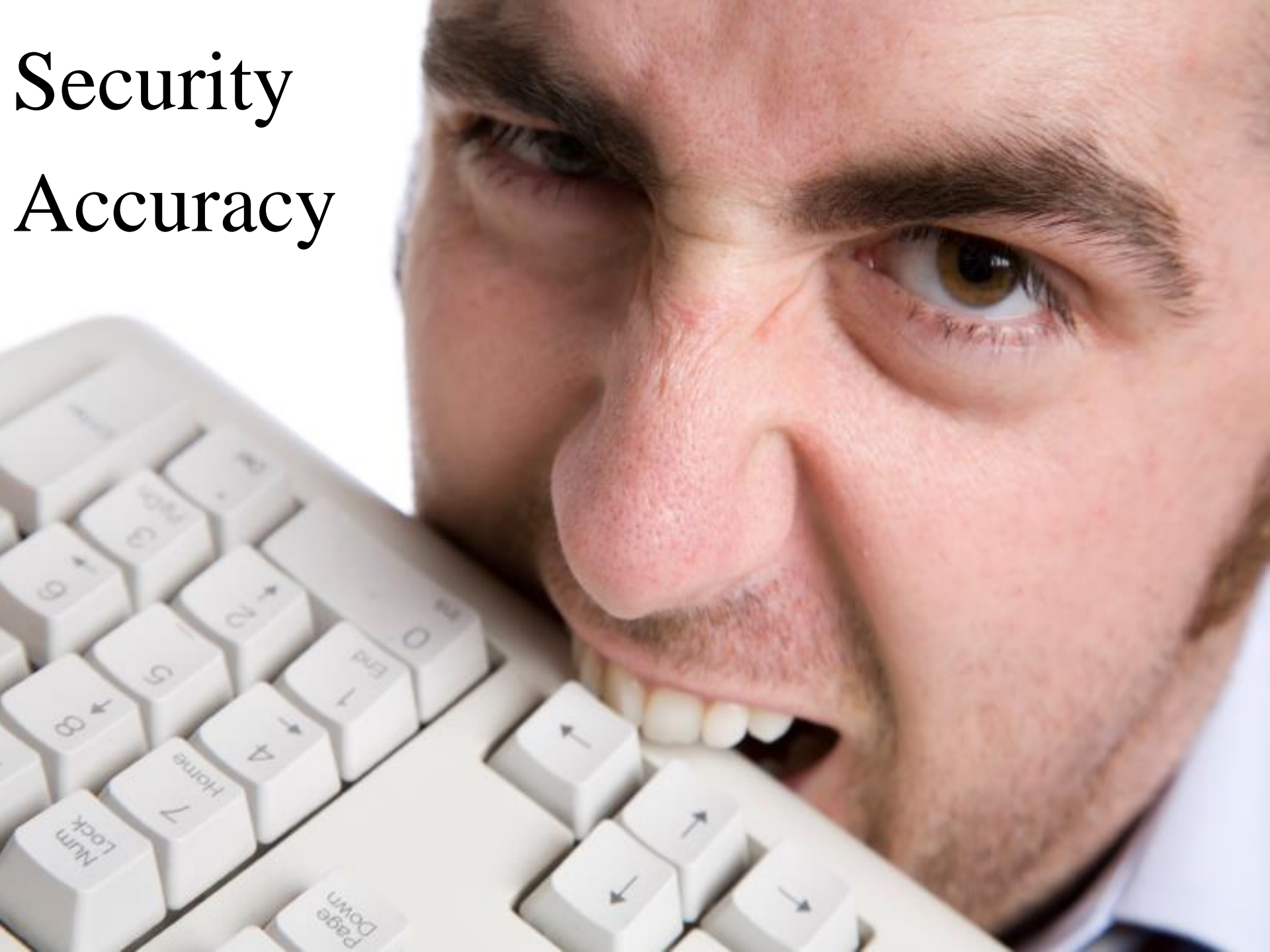
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Feature Rich Money Management

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-  Schedule Income
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In The Press...

Kiplinger.com
TIMELY, TRUSTED PERSONAL FINANCE ADVICE & BUSINESS FORECASTS
"some people are still not comfortable linking bank accounts directly to a budgeting site. If that describes you, try BudgetTracker.com..."
Kiplinger.com Magazine also appeared in:

MarketWatch
"According to Sander, a simple spreadsheet is one of the best ways to set up a budget. The key word is "simple." Online tools that can help include BudgetTracker.com"

Semi-Annual or Annual Expenses

A person dressed as a Stormtrooper from Star Wars stands on a grassy area next to a colorful plastic playground structure. A young child in a green shirt is climbing the structure. In the background, a person in a white shirt and dark pants stands near a brick wall.

Homeowners Insurance
Auto Insurance
Property taxes
Dentist
Eye Doctor
Summer Camp
Christmas shopping
Auto Service
Car tags
Charities

| Income for the 30 th | | \$1200 + \$1600 = \$2800 |
|--|------------------|--------------------------|
| Expense | Date Due | Amount |
| Rent/ Mortgage | 1 st | \$820.51 |
| Car Payment | 14 th | \$279.40 |
| Day Care (\$143 x2 =) | Weekly | \$286.00 |
| Car / House Insurance | 1 st | \$113.83 |
| Electricity | 4 th | \$170.00 |
| Telephone/Cell Phone | | |
| Water/Garbage (every other month) | 1 st | \$45.00 |
| Groceries | Weekly | \$250.00 |
| Gas | | \$150.00 |
| Cable / Satellite (internet and phone) | | |
| Other Loans <i>Student Loans #1</i> | 1 st | \$275.00 |
| Credit Cards | | |
| Other Netflix | 1 st | \$14.83 |
| | Income | \$2800.00 |
| | Roll-Over | |
| | Total | \$2404.83 |
| | Remainder | \$395.17 |
| Variable Expenses | | |
| Entertainment | | \$100.00 |
| Eating out | | \$100.00 |
| Clothes | | |
| Repairs | | |
| Annual / Semi-Annual Expenses | | |
| Saving | | \$100.00 |
| | Remainder | \$395.17 |
| | Total Variable | \$300.00 |
| | Roll - over | \$95.17 |

| Income for the 15 th | | \$1200 + \$1600 = \$2800 |
|--|------------------|--------------------------|
| Expense | Date Due | Amount |
| Rent/ Mortgage | | |
| Car Payment | 30th | \$207.89 |
| Day Care (\$143 x2 =) | Weekly | \$286.00 |
| Car / House Insurance | | |
| Electricity | | |
| Telephone/ Cell Phone | 30 th | \$60.00 |
| Water/Garbage (every other month) | | |
| Groceries | Weekly | \$250.00 |
| Gas | | \$150.00 |
| Cable / Satellite (internet and phone) | 30 th | \$140.00 |
| Other Loans <i>Student Loans #2</i> | 30 th | \$275.00 |
| Credit Cards <i>Visa</i> | 30 th | \$50.00 |
| Other <i>Home Equity Loan</i> | 30 th | \$260.02 |
| | Income | \$2800.00 |
| | Roll-over | \$95.17 |
| | Total | \$1678.91 |
| | Remainder | \$1216.26 |
| Variable Expenses | | |
| Entertainment | | \$100.00 |
| Eating out | | \$100.00 |
| Clothes | | \$100.00 |
| Repairs | | \$50.00 |
| Annual / Semi-Annual Expenses | | \$100.00 |
| Saving | | \$500.00 |
| | Remainder | \$1216.26 |
| | Total Variable | \$950.00 |
| | Roll - over | \$266.26 |



Budget Breakers

Temptation

Self-Soothing

Credit / Debit Cards

Goals

Spending more
then you make

Vs

Planning on
how you spend
your money



Involvement Your Children

Understanding money

How quickly money is used

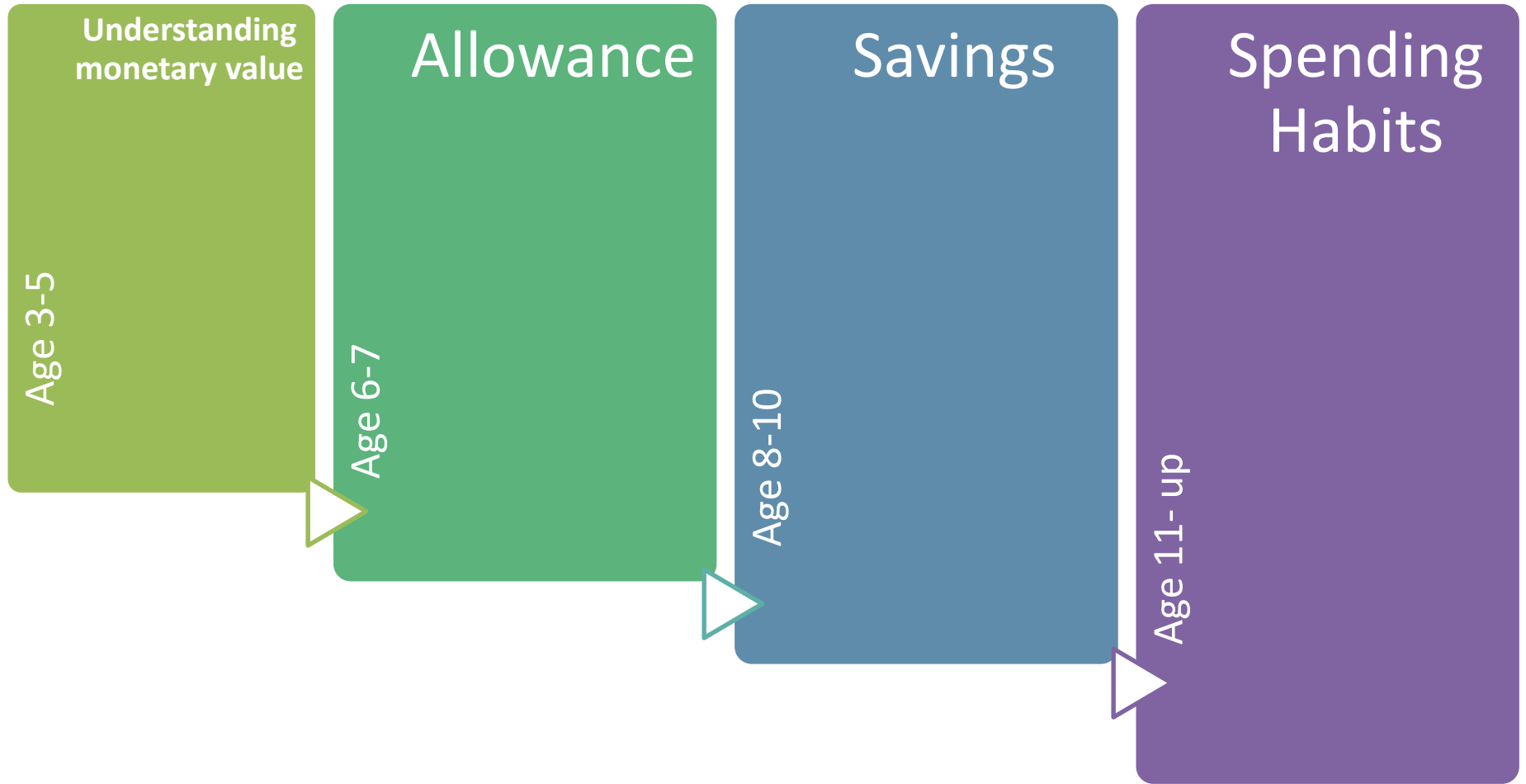
Get them thinking about cost cutting

Savings / Budget

Stress free



Involve Your Children





Budget Breakers

Temptation

Self-Soothing

Credit / Debit Cards

Emergencies

Emergency Funds

Part One

\$500 - \$1000

Define emergency now

it's an event that puts your livelihood or your family's safety at risk.

Part Two

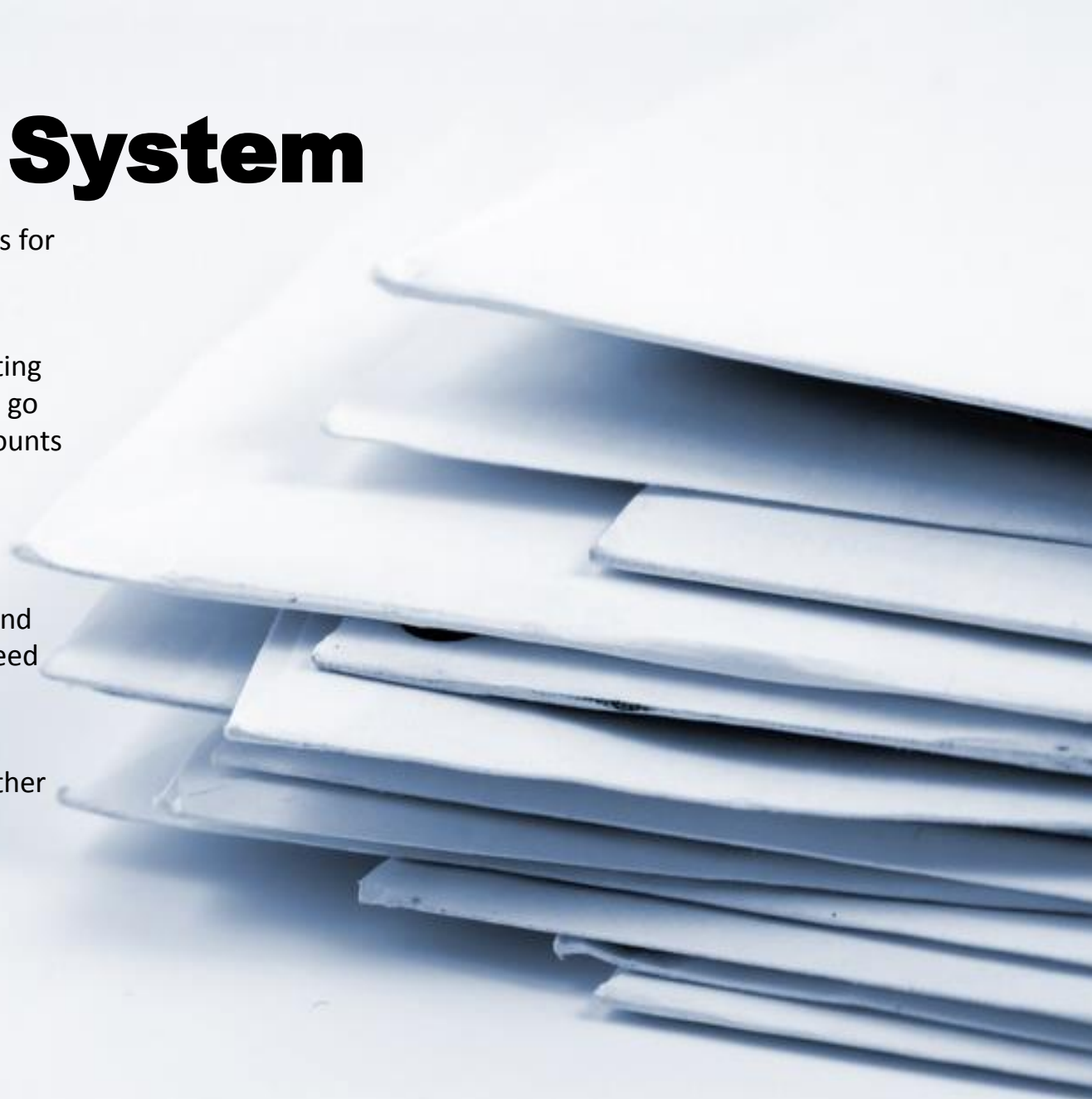
3-6 months of spending tucked away where you will NOT spend it unless absolutely necessary

How to accumulate?



Envelope System

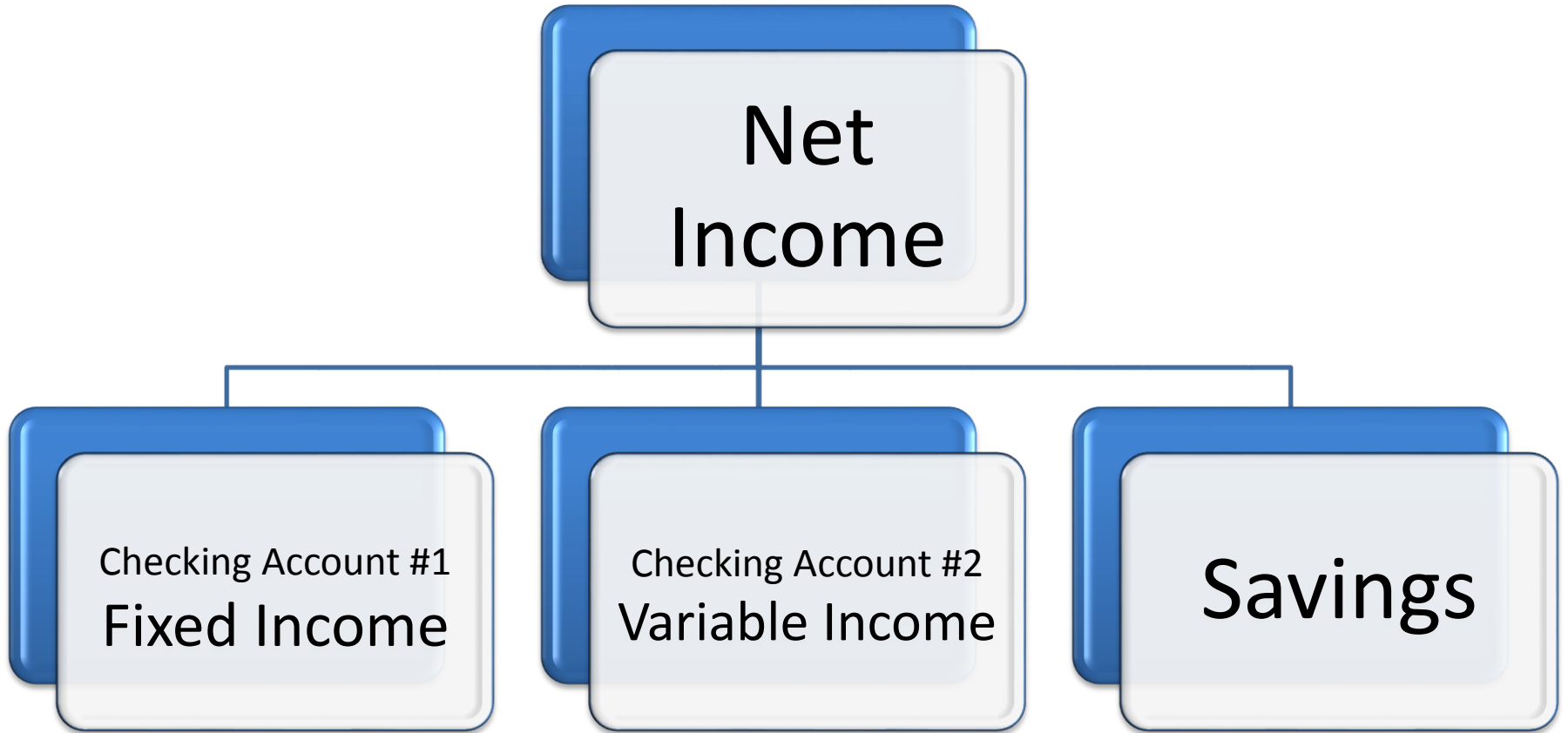
- Have your budget ready and use this for variable expense category
- Make a note of what you are allocating for that particular category and then go to the bank to withdrawal those amounts
- Put amounts in labeled envelopes and store at a safe place at home – No need to carry around
- Can transfer funds from one to another
- Online options, but the reason this works is that you see the money disappear



Automate



Bucket Budgeting





Save for What You Want & Get More!

SmartyPig is a **free** online piggy bank for people saving for specific financial goals like a wedding, a vacation or a flat-screen TV. Even if your goal is saving for a rainy day, SmartyPig is here to help you reach that goal faster and give you the most money for your money when you get there.



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[Creating Goals](#)



[Reaching Goals Faster](#)



[Redeeming Goals](#)

From The Blog:

February 17, 2016

[Making Your Twenties Count](#)

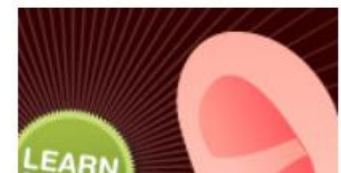
Taking steps to secure a secure

From The Users:

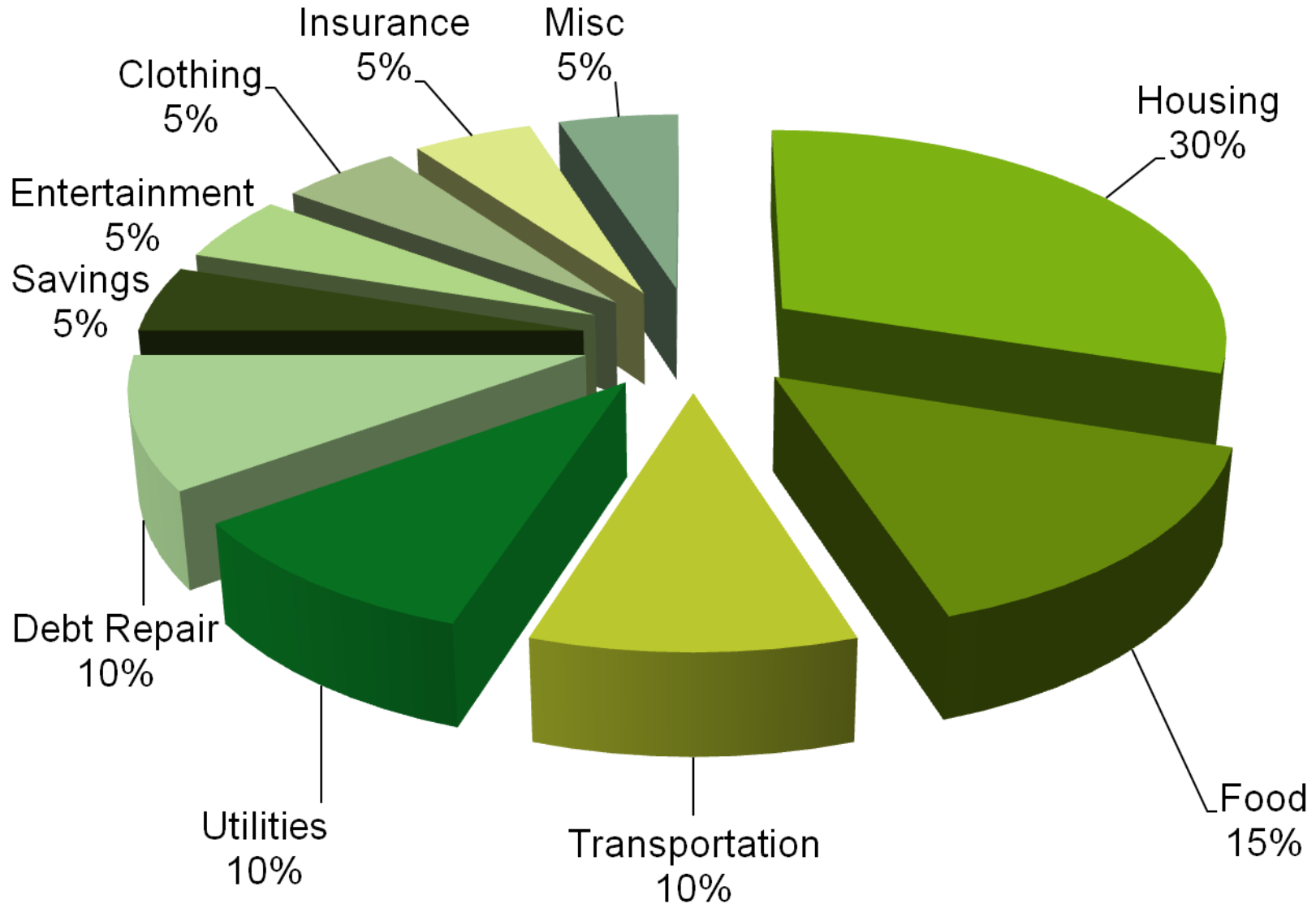
"The mobile app is

From The Media:

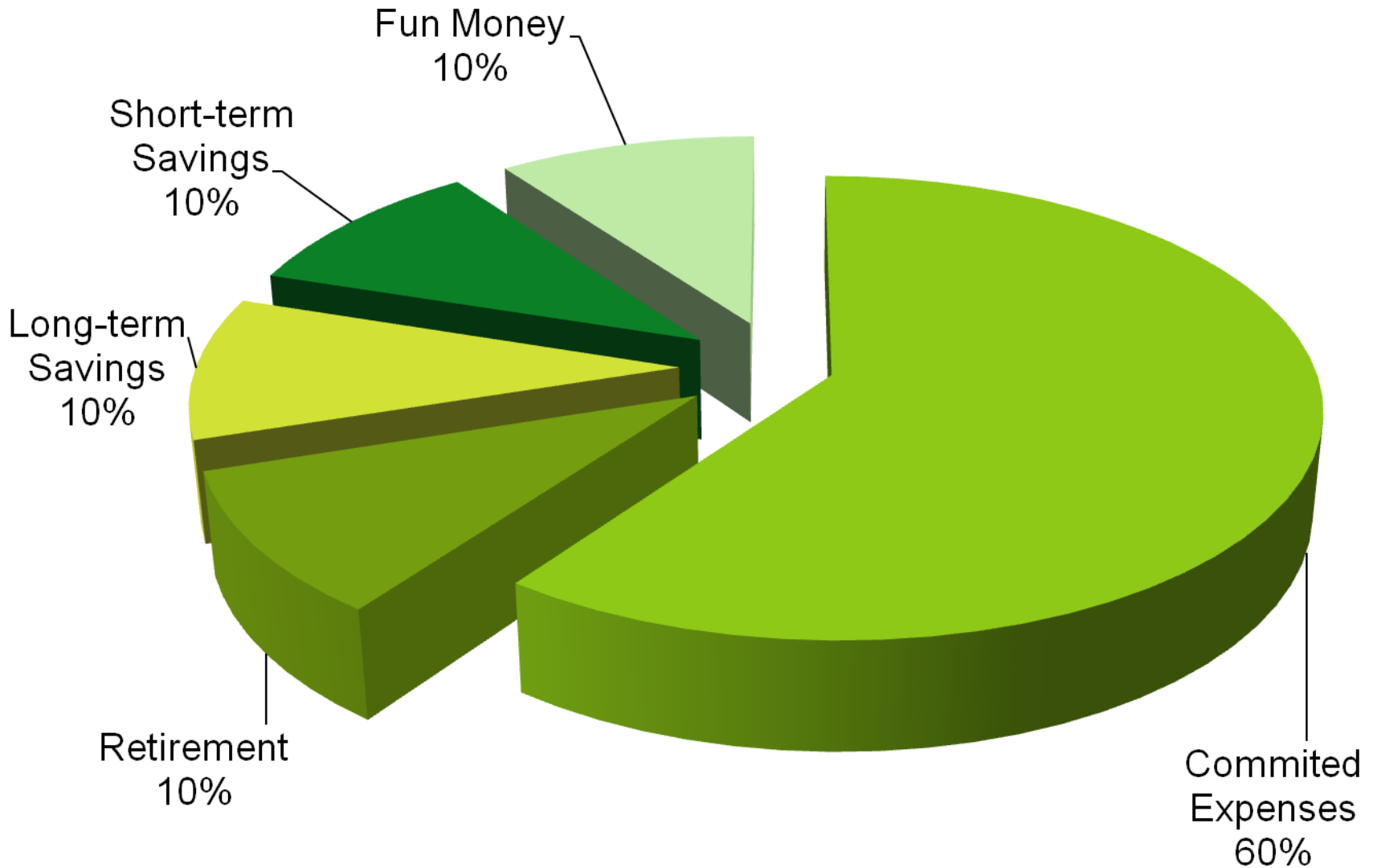
[The New York Times](#)



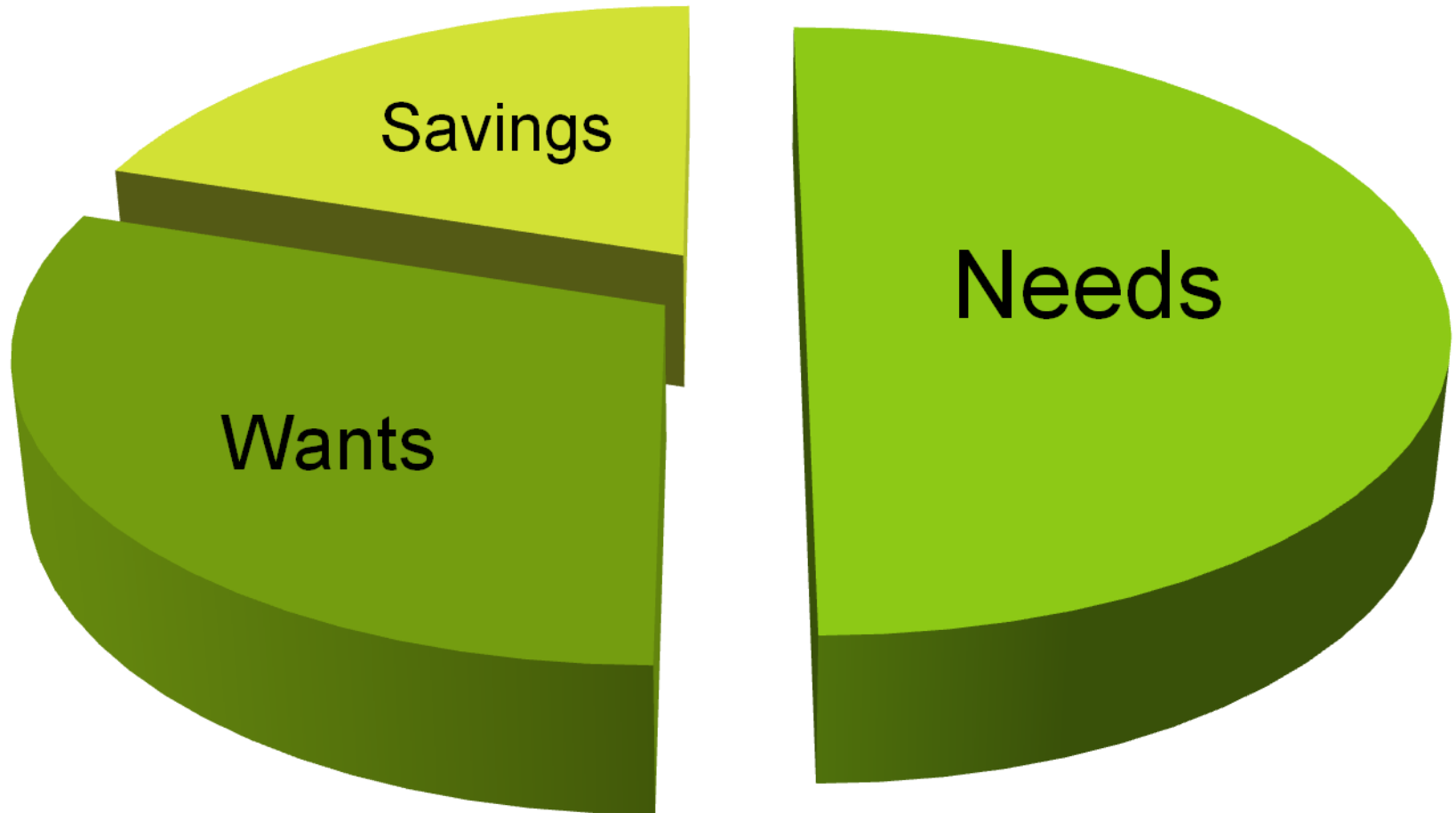
Department of Labor



The 60% Solution



50/30/20



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Kentucky Employee Assistance Program

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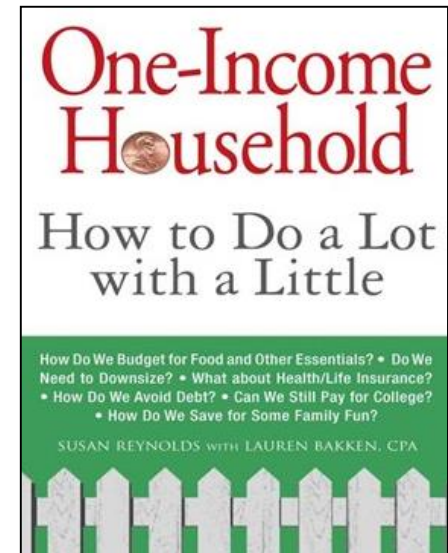
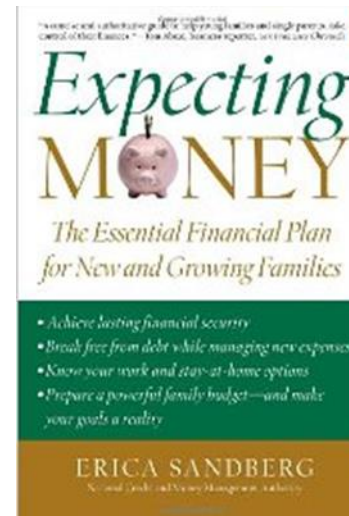
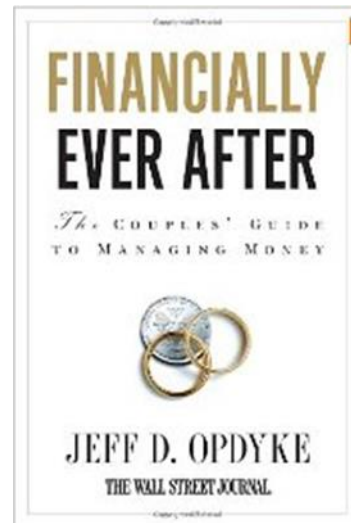
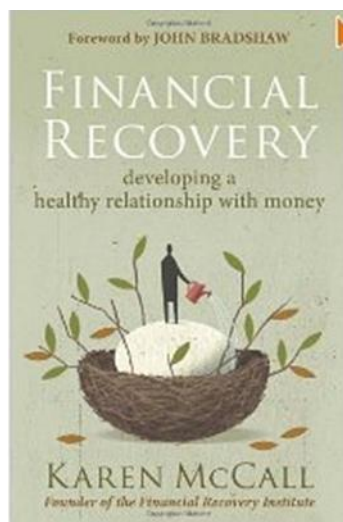
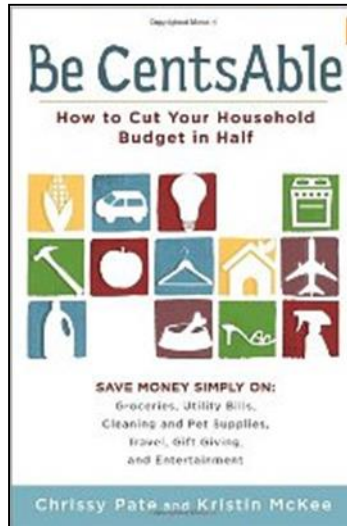
<http://personnel.ky.gov/emprel/keap/>



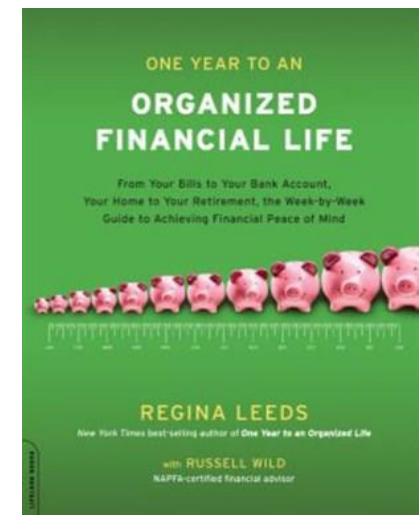
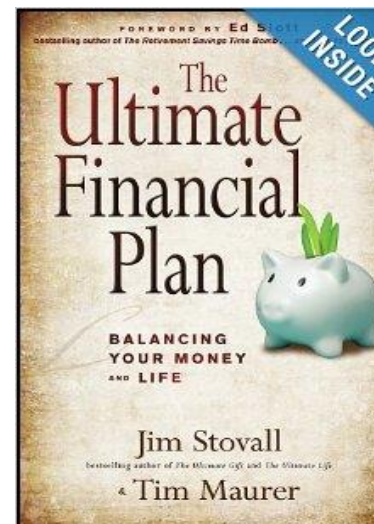
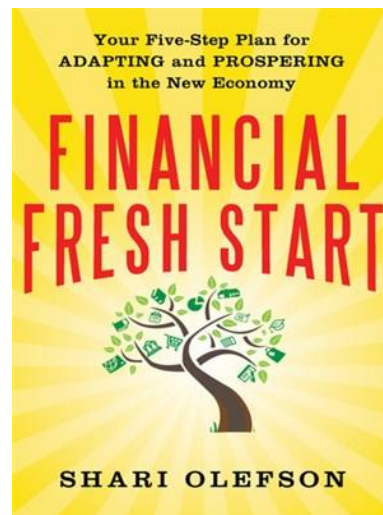
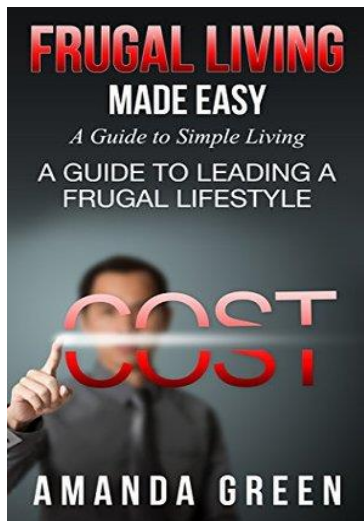
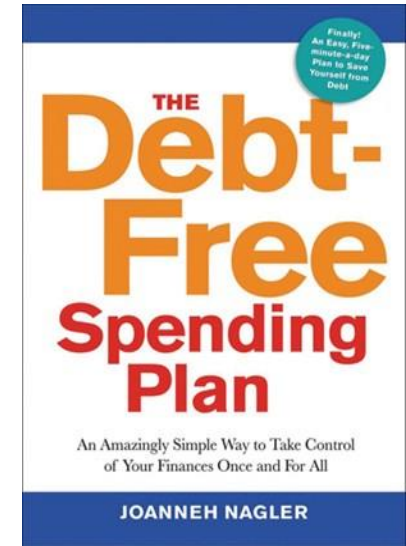
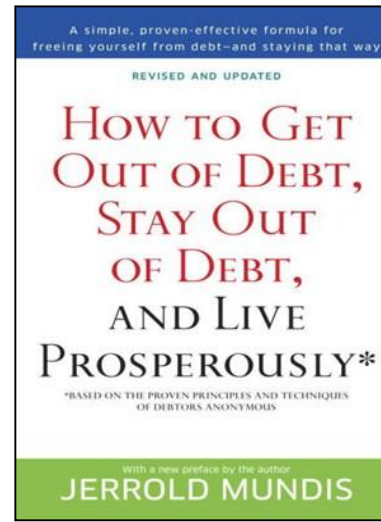
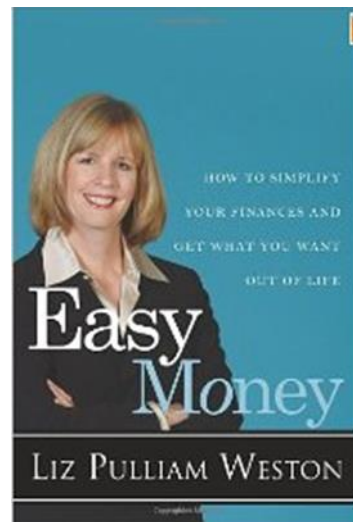
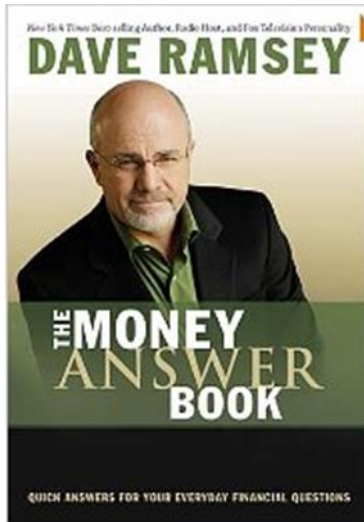
Budgeting Resources

Kentucky Dept. for Libraries & Archives
Division of Library Services

Budgeting Materials



Budgeting & Personal Finance



How do I find materials?



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 - <http://kdla.on.worldcat.org/discovery>
- Kentucky Libraries Unbound (KLU)
 - <http://kdla.ky.gov/employees/downloadingmedia/Pages/default.aspx>

KDLA Catalog



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- WorldCat.org (2726)
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1. Budgeting for managers



by Sid. Kemp, Eric. Dunbar

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"Starts with the basics of a simple expense budget and gives you everything you need to know to create, present and track a budget with a spreadsheet or accounting package. From definit... [Read More](#)

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by Jackson M. McClain, University of Kentucky, Bureau of Business Research.

Thesis/dissertation 1966

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by University of Kentucky, Bureau of Business Research., Kentucky, Department of...

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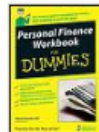
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4. 365 ways to live cheap : your everyday guide to saving money



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From practicing good gas conservation habits to learning to love leftovers, this practical guide helps you pinch pennies to live large!

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5. One-income household : how to do a lot with a little



by Susan Reynolds, Lauren Bakken

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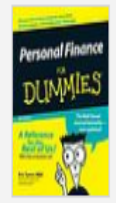
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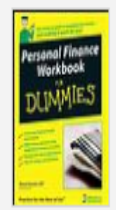
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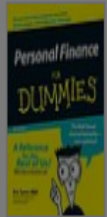
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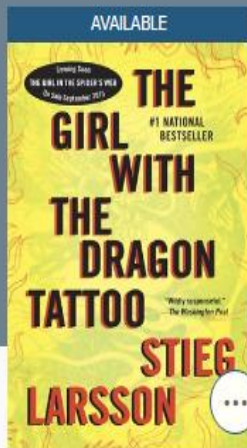
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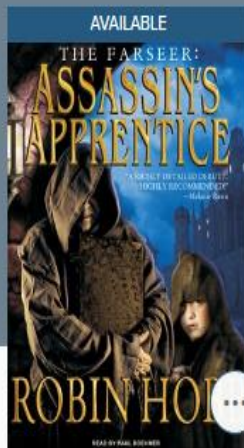


The Girl with the Drago...

by Stieg Larsson

EBOOK

BORROW

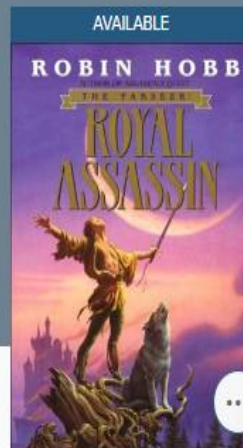


Assassin's Apprentice

by Robin Hobb

AUDIOBOOK

BORROW



Royal Assassin

by Robin Hobb

AUDIOBOOK

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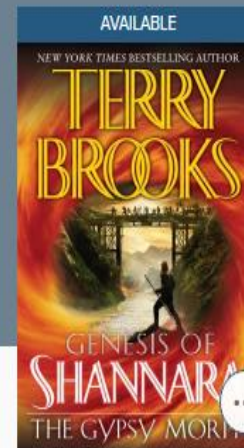


Assassin's Quest

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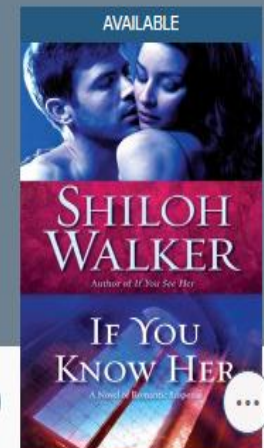


The Gypsy Morph

by Terry Brooks

EBOOK

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If You Know Her

by Shiloh Walker

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 - Ask a question, get help with research, etc.

Ask A Librarian



Kentucky Department for Libraries and Archives

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State Employees ▾

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Source: Public Information Photo Collection, Archives and Records Management Division – Kentucky Department for Libraries and Archives, ca. 1957-1963

Kentucky State Government Employees - Welcome!

Ask a Librarian

Research Databases

Training Events Calendar for State Employees

Archived Training Sessions

Library Account Application

Collections

Downloading Audiobooks and Ebooks

Technology Training for State Employees

Resource Lists

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