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 then 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

By Ben_Osteen
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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Get READY for TAXES

FEELIN’ the LOVE

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Accuracy
Feature Rich Money Management

- Keep Track of your Checking, Investment, Savings and even PayPal Accounts all from one screen.
- Sync your Transactions by **Download**, or enter them **Manually** so you can always stay on top of your Budget.
- Manage and track your Small Business with Invoices, Estimates, Project Planning, Balance Sheets, and more. In addition, track your Contacts with our built-in CRM System.

**In The Press...**

- **Kiplinger.com**
  - "some people are still not comfortable linking bank accounts directly to a budgeting site. If that describes you, try BudgetTracker.com..."
- **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..."

**Sign Up Today. It's Free!**

[Start Here]
Semi-Annual or Annual Expenses

- Homeowners Insurance
- Auto Insurance
- Property Taxes
- Dentist
- Eye Doctor
- Summer Camp
- Christmas Shopping
- Auto Service
- Car Tags
- Charities
<table>
<thead>
<tr>
<th>Expense</th>
<th>Date Due</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income for the 30th</td>
<td></td>
<td>$1200 + $1600 = $2800</td>
</tr>
<tr>
<td>Rent/ Mortgage</td>
<td>1&lt;sup&gt;st&lt;/sup&gt;</td>
<td>$820.51</td>
</tr>
<tr>
<td>Car Payment</td>
<td>14&lt;sup&gt;th&lt;/sup&gt;</td>
<td>$279.40</td>
</tr>
<tr>
<td>Day Care ($143 x 2 =)</td>
<td>Weekly</td>
<td>$286.00</td>
</tr>
<tr>
<td>Car / House Insurance</td>
<td>1&lt;sup&gt;st&lt;/sup&gt;</td>
<td>$113.83</td>
</tr>
<tr>
<td>Electricity</td>
<td>4&lt;sup&gt;th&lt;/sup&gt;</td>
<td>$170.00</td>
</tr>
<tr>
<td>Telephone/Cell Phone</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Water/Garbage (every other month)</td>
<td>1&lt;sup&gt;st&lt;/sup&gt;</td>
<td>$45.00</td>
</tr>
<tr>
<td>Groceries</td>
<td>Weekly</td>
<td>$250.00</td>
</tr>
<tr>
<td>Gas</td>
<td></td>
<td>$150.00</td>
</tr>
<tr>
<td>Cable / Satellite (internet and phone)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other Loans</td>
<td>1&lt;sup&gt;st&lt;/sup&gt;</td>
<td>$275.00</td>
</tr>
<tr>
<td>Credit Cards</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other Netflix</td>
<td>1&lt;sup&gt;st&lt;/sup&gt;</td>
<td>$14.83</td>
</tr>
<tr>
<td>Income</td>
<td></td>
<td>$2800.00</td>
</tr>
<tr>
<td>Roll-Over</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>$2404.83</td>
</tr>
<tr>
<td>Remainder</td>
<td></td>
<td>$395.17</td>
</tr>
<tr>
<td>Variable Expenses</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Entertainment</td>
<td></td>
<td>$100.00</td>
</tr>
<tr>
<td>Eating out</td>
<td></td>
<td>$100.00</td>
</tr>
<tr>
<td>Clothes</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Repairs</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Annual / Semi-Annual Expenses</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Saving</td>
<td></td>
<td>$100.00</td>
</tr>
<tr>
<td>Remainder</td>
<td></td>
<td>$395.17</td>
</tr>
<tr>
<td>Total Variable</td>
<td></td>
<td>$300.00</td>
</tr>
<tr>
<td>Roll-over</td>
<td></td>
<td>$95.17</td>
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</tbody>
</table>
### Income for the 15th

$1200 + $1600 = $2800

<table>
<thead>
<tr>
<th>Expense</th>
<th>Date Due</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rent/ Mortgage</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Car Payment</td>
<td>30th</td>
<td>$207.89</td>
</tr>
<tr>
<td>Day Care</td>
<td>Weekly</td>
<td>$286.00</td>
</tr>
<tr>
<td>Car / House Insurance</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Electricity</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Telephone/Cell Phone</td>
<td>30th</td>
<td>$60.00</td>
</tr>
<tr>
<td>Water/Garbage (every other month)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Groceries</td>
<td>Weekly</td>
<td>$250.00</td>
</tr>
<tr>
<td>Gas</td>
<td></td>
<td>$150.00</td>
</tr>
<tr>
<td>Cable / Satellite (internet and phone)</td>
<td>30th</td>
<td>$140.00</td>
</tr>
<tr>
<td>Other Loans</td>
<td>Student Loans #2</td>
<td>30th</td>
</tr>
<tr>
<td>Credit Cards</td>
<td>Visa</td>
<td>30th</td>
</tr>
<tr>
<td>Other</td>
<td>Home Equity Loan</td>
<td>30th</td>
</tr>
<tr>
<td>Income</td>
<td></td>
<td>$2800.00</td>
</tr>
<tr>
<td>Roll-over</td>
<td></td>
<td>$95.17</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>$1678.91</td>
</tr>
<tr>
<td>Remainder</td>
<td></td>
<td>$1216.26</td>
</tr>
</tbody>
</table>

### Variable Expenses

<table>
<thead>
<tr>
<th>Expense</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Entertainment</td>
<td>$100.00</td>
</tr>
<tr>
<td>Eating out</td>
<td>$100.00</td>
</tr>
<tr>
<td>Clothes</td>
<td>$100.00</td>
</tr>
<tr>
<td>Repairs</td>
<td>$50.00</td>
</tr>
<tr>
<td>Annual / Semi-Annual Expenses</td>
<td>$100.00</td>
</tr>
<tr>
<td>Saving</td>
<td>$500.00</td>
</tr>
<tr>
<td>Remainder</td>
<td>$1216.26</td>
</tr>
<tr>
<td>Total Variable</td>
<td>$950.00</td>
</tr>
<tr>
<td>Roll - over</td>
<td>$266.26</td>
</tr>
</tbody>
</table>
Budget Breakers

Temptation
Self-Soothing
Credit / Debit Cards
Goals

Spending more than you make

Vs

Planning on how you spend your money

By Nicholas_T
Involve Your Children

Understanding money

How quickly money is used

Get them thinking about cost cutting

Savings / Budget

Stress free
Involve Your Children

Understanding monetary value
Age 3-5

Allowance
Age 6-7

Savings
Age 8-10

Spending Habits
Age 11-up

Habits
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?

By Cia de Foto
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

- Net Income
  - Checking Account #1
    - Fixed Income
  - Checking Account #2
    - Variable Income
  - Savings
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.

0.75% APY
One of the most competitive interest rates in the country.

Cash Rewards
Redeem your goals for Retailer Gift Cards and get up to 11% cash boost from SmartyPig. Learn more »

From The Blog:
February 17, 2016
Making Your Twenties Count
Taking steps to secure a secure
The 60% Solution

- Fun Money: 10%
- Short-term Savings: 10%
- Long-term Savings: 10%
- Retirement: 10%
- Committed Expenses: 60%
Budgeting Resources

Kentucky Dept. for Libraries & Archives
Division of Library Services
Budgeting Materials

- **Be CentsAble**
  How to Cut Your Household Budget in Half
  By Chrissy Pate and Kristin McKee

- **The Budget Kit**
  Sixth Edition
  By Judy Lawrence

- **The Money Saving Mom’s Budget**
  Slash Your Spending, Pay Down Your Debt, Streamline Your Life, and Save Thousands a Year
  By Crystal Paine

- **Juggling Finances on the Home Front**

- **Financial Recovery**
  Developing a healthy relationship with money
  By Karen McCall

- **Financially Ever After**
  The Couples’ Guide to Managing Money
  By Jeff D. Opdyke

- **Expecting Money**
  The Essential Financial Plan for New and Growing Families
  By Erica Sandberg

- **One-Income Household**
  How to Do a Lot with a Little
  By Susan Reynolds with Lauren Bakken, CPA
Budgeting & Personal Finance

- The Money Answer Book by Dave Ramsey
- Easy Money by Liz Pulliam Weston
- How to Get Out of Debt, Stay Out of Debt, and Live Prosperously by Jerrold Mundis
- The Debt-Free Spending Plan by Joanneh Nagler
- Frugal Living Made Easy by Amanda Green
- Financial Fresh Start by Shari Olefson
- The Ultimate Financial Plan by Jim Stovall and Tim Maurer
- One Year to an Organized Financial Life by Regina Leeds
How do I find materials?

- KDLA WorldCat Discovery
  - http://kdla.on.worldcat.org/discovery

- Kentucky Libraries Unbound (KLU)
  - http://kdla.ky.gov/employees/downloadingmedia/Pages/default.aspx
KDLA WorldCat Discovery offers quick and easy searching of KDLA’s collections, and the collections of other libraries worldwide.
1. **Budgeting for managers**
   - by Sid Kemp, Enc Dunbar
   - Print book ©2003
   - Held by: Kentucky Department for Libraries and Archives
   - *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 defin...* [Read More](#)
   - Available State Library General Stacks 658.154 Kemp

2. **Not-for-profit budgeting and financial management**
   - by Edward J. McMillan
   - Print book ©2003
   - Held by: Kentucky Department for Libraries and Archives
   - Available State Library General Stacks 658.15 McMi

3. **Planning & Budgeting to Deliver Services for Mental Health**
   - eBook
   - Held by: Kentucky Department for Libraries and Archives
   - Printbegrænsninger: Der kan printes kapitelvis.
   - Access online

4. **Capital budgeting in selected states.**
   - by Jackson M. McClain, University of Kentucky, Bureau of Business Research
   - Thesis/dissertation 1966
   - Held by: Kentucky Department for Libraries and Archives
   - Circulation Information is Unavailable State Archives State Publications
   - KYP 330 B8792mc

5. **Kentucky highway budgeting.**
   - by University of Kentucky, Bureau of Business Research, Kentucky, Department of...
1. **Personal finance for dummies**
   - By: Eric Tyson
   - eBook @2006
   - Held by: Kentucky Department for Libraries and Archives
   - A new edition of the tried-and-true guide to personal finance. This new edition updates the bestselling guide from financial counselor Eric Tyson to give even more... [Read More]

2. **The everything guide to personal finance for single mothers: a step-by-step plan for achieving financial independence**
   - By: Susan Reynolds, Robert A. Bexon
   - Print book @2007
   - Source: Held by: Kentucky Department for Libraries and Archives
   - Available State Library General Stacks 332.0246085947 Reyn

3. **Personal finance workbook for dummies**
   - By: Sheryl Garrett
   - eBook @2008
   - Held by: Kentucky Department for Libraries and Archives
   - This is the fun and easy way to manage and get the most out of money. The quandry of debt that 3 out of 3 Americans experience can be directly attributed to a lack of financial common sense... [Read More]

4. **365 ways to live cheap: your everyday guide to saving money**
   - By: Trent Ammon
   - eBook @2009
   - Held by: Kentucky Department for Libraries and Archives
   - From practicing good gas conservation habits to learning to love leftovers, this practical guide helps you pinch pennies to live large!

5. **One-income household: how to do a lot with a little**
   - By: Susan Reynolds, Lauren Bakken
   - eBook @2009
   - Held by: Kentucky Department for Libraries and Archives
   - From practicing good gas conservation habits to learning to love leftovers, this practical guide helps you pinch pennies to live large!
The everything guide to personal finance for single mothers: a step-by-step plan for achieving financial independence

by Susan Reynolds, Robert A. Bexton

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*by [Susan Reynolds](#), [Robert A. Bexton](#)*

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  - *Assassin's Apprentice* by Robin Hobb
  - *Royal Assassin* by Robin Hobb
  - *Assassin's Quest* by Robin Hobb
  - *The Gypsy Morph* by Terry Brooks
  - *If You Know Her* by Shiloh Walker

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  – Get materials we don’t have in our collection

• **Ask A Librarian**  
  – Ask a question, get help with research, etc.
Ask A Librarian

Kentucky Department for Libraries and Archives

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- Collections
- Downloading Audiobooks and Ebooks
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