Is there something you want that requires money? Is it a new book, a bicycle, a Gameboy®, a vacation, or something else? Use the planner below to figure out how to budget your money and plan for the things that you want and need.

My Goal: __________________________________________________________

**Step 1: Estimate Your Monthly Income**

Do you receive an allowance or other money every week? If so, estimate how much money you receive in one week.

My weekly income: $___________

Multiply this income by 4: $___________

My total monthly income is: $___________

**Step 2: Track Your Monthly Expenses**

Ever wonder where your money went? If you write down your costs (how much you spend), you might be surprised to see where your money goes. Write down every purchase for one month. Place each purchase in one of the categories below. Use more paper if necessary:

<table>
<thead>
<tr>
<th>Snacks &amp; Candy</th>
<th>Fun Things</th>
<th>Clothes</th>
<th>Gifts</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>_____________</td>
<td>___________</td>
<td>___________</td>
<td>___________</td>
<td>___________</td>
</tr>
<tr>
<td>_____________</td>
<td>___________</td>
<td>___________</td>
<td>___________</td>
<td>___________</td>
</tr>
</tbody>
</table>

Total Expenses: $___________

**Step 3: Figure Out Your Results**

1. Monthly Income: $___________
   Subtract Total Expenses: $___________
   Total: $___________

2. If your expenses are less than or equal to your income, you are within your budget! If your expenses are greater than your budget, go back over your budget. Make choices to cut expenses. Or think about ways to increase your income.

3. □ Yes! I’ve reached my goal! I now have $___________ for ___________.
   □ No! I need to go back and rethink my spending and income.