

Family Budgeting Worksheet

Save as a Family

Setting a family savings goal is a great way to get the entire family involved in saving and watching the money they spend. Pick a big ticket item like an upcoming family vacation or trip to an amusement park, then break down how much each part of the trip will cost so you can talk about it as a family. Showing the full cost, everything from food, hotel, admission, souvenirs, gas, and even tolls. Then you can set an accurate goal and talk about which expenses are the most important and how much you should devote to each.

Cutting Cost Measures

Talk about ways you can add to your savings for your family goal (cost cutting measures) like clipping coupons, changing your cable plan, or eating at home more often. Also ways that your kids can earn extra money towards the things they want to purchase by helping around the house, or in the neighborhood.

Family Donation

Most importantly make sure your kids are putting away at least some of the money they get from a gift, allowance, or chores, into savings. It will become a lifetime habit if you encourage it at a young age.

Family Savings Goal Worksheet

Small change adds up to big dreams. One way to actively reinforce the habit of saving is to involve your children in the family's saving and budgeting. Get every member involved in the discussion and decision-making process, and write down your goal.

Goal: _____ ex: a family purchase or event	Amount Needed: _____	Target Date: _____				
Cost-Cutting Measures	Family Donations	Anticipated Savings	Actual Amount Saved			
Week/Month 1: _____	+	_____	+	_____	\$	_____
Week/Month 2: _____	+	_____	+	_____	\$	_____
Week/Month 3: _____	+	_____	+	_____	\$	_____
Week/Month 4: _____	+	_____	+	_____	\$	_____
			=	_____	=	_____
				Total Anticipated Savings		Total Actual Savings

We would like to be part of your family's financial journey. Come see us at one of our locations or give us a call to see how we can help you prepare for your future.

