

# The Dime Bank

**Budgeting is about balance.** It's okay to treat yourself occasionally but focus on building a solid financial foundation. Review your budget regularly and adjust as needed.

**Set financial goals:** Determine what you're saving for (vacation, new car, down payment) and create a plan.

## YOUR MONTHLY INCOME

Job Income:

Other income (e.g., side hustle, investments):

**Total income:**

## YOUR MONTHLY EXPENSES

*VARIABLE EXPENSES (CHANGE EACH MONTH)*

Groceries:

Transportation (gas, public transit, parking):

Dining out:

Shopping:

Entertainment:

Other variable expenses not listed (specify):

**Total variable expenses:**

## YOUR MONTHLY EXPENSES

*FIXED EXPENSES (STAY THE SAME EACH MONTH)*

Rent/mortgage:

Utilities (electric, water, gas, sewer):

Car loan payment:

Insurance (car, health, life, renters, home):

Communications (phone, Internet, cable):

Subscriptions (streaming services, gym, etc.):

Other loan payments (student loans, credit cards, etc.):

Other fixed expenses not listed (specify):

**Total fixed expenses:**

**Total Expenses:** Add total fixed and total variable expenses.

**Savings:** Deduct Total Expenses from Total Income and save what is left to reach your goals.