

# Easy Budget Analysis

The ever-changing economic climate has resulted in people having their salaries cut, hours reduced and jobs eliminated. Regardless of what your circumstances, it's a good idea to have a clear picture of your monthly expenses. This brief form will give you an overall view - it is an excellent tool to assess your monthly needs, wants and little luxuries. Whatever your financial goals, the CCU staff has the expertise to help you assess your position. CCU is happy to work with you to help manage your finances whether it's to save more, cut more or make sure that you can stay timely with your expenses and avoid financial shortfalls. Let us help you manage your finances before they become too stressful and you feel out of control. Simply print out this budget form, fill it out and then call (715) 842-5693 and ask to speak with Kelly, Josh or Jenny. Don't wait CCU is always here to help!

Monthly Income		Monthly Expenses	
Your Pay	\$	Rent or Mortgage	\$
Spouse's Pay	\$	Utilities (Phone, gas, electric, cable, etc.)	\$
Bonuses	\$	Insurance (home, auto, life, health, etc.)	\$
Commissions	\$	Food	\$
Tips	\$	Incidental Home (paper products, non-food items, etc.)	\$
Interest Received	\$	Clothing	\$
Investment Earnings	\$	Auto (gas, tolls, maintenance)	\$
Rental Income	\$	Debt Payments (auto, credit cards, store cards, etc.)	\$
Pension Income	\$	Child Care	\$
Social Security Income	\$	Health (medical, dental, eye, etc./not covered by insurance)	\$
Alimony Received	\$	Taxes (not taken out of paycheck)	\$
Child Support Received	\$	Gifts (charities, church, holidays, birthdays, etc.)	\$
Other Income	\$	Entertainment (movies, vacation, videos, etc.)	\$
	\$	Personal Allowances	\$
	\$	Other Expenses	\$
	\$		\$
	\$		\$
	\$		\$
	\$		\$
Totals	\$		\$