

MAKE THE MOST OF YOUR BUDGET



1

Pay Yourself First

Put some of your tax refund in an emergency savings account. Through the year, try to save at least \$1,000 in an emergency savings account to pay for unexpected costs. Saving \$5 a week, \$15 a paycheck or \$50 a month can add up quickly!



2

Create a Spending Plan

Determine your monthly income and expenses, keep track of your daily spending habits and make a plan to meet your monthly expenses. This spending plan will help you reduce your financial anxiety and give you control over your money.



3

Set Your Goals

Set some short-term and long-term financial goals specific to the needs of you and your family. Whether your family's goal is to buy a house, pay for college, take a trip or pay down debt, be sure to write down your goals and stick to your plan.

WANT HELP TAKING
CHARGE OF YOUR
FINANCES?



Call us at
800.726.8774



Choose option 3 to
discuss your finances

SC Thrive leads South Carolinians to stability by providing innovative and efficient access to quality of life resources. SC Thrive is a 501(c)3 nonprofit organization.

sc Thrive
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MAKE A SPENDING PLAN

Expenses for the month of:

Expense	Amount
Rent or Mortgage	\$
Car Payment	\$
Electricity, Gas	\$
Food	\$
Childcare	\$
Water	\$
Gas or Travel Cost	\$
Telephone	\$
Cable	\$
Internet	\$
Car Insurance	\$
Health Insurance	\$
Home or Rental Insurance	\$
Life Insurance	\$
Pet Supplies	\$
Entertainment	\$
Clothing	\$
Gifts, Charity	\$
Other	\$
Total	\$

Income for the month of:

Income	Amount
Wages, Salary, Tips	\$
Partner's Wages, Salary, Tips	\$
Social Security	\$
Reimbursements	\$
	\$
	\$
	\$
All Other Income	\$
Total	\$

Item	Amount
Monthly Income	\$
Monthly Expenses	\$
Difference	\$

Write down your information for last month in the charts on this page.



Are there any places you can cut back on spending? Small changes like buying store brand cleaning supplies, can make big differences in your budget! Find ways to increase your income and decrease your expenses to reach your personal financial goals!



Have you paid yourself? Remembering to save your money for emergencies is essential to keeping your spending plan on track. After you've saved **\$1,000 for your emergency savings account**, try to grow it to three months' worth of savings. An emergency savings account can make a stressful situation much easier!