

Check Your Budget

In the first column, mark the total costs from previous activities in this unit, unless specified. Match the total at the bottom of the column with your monthly net pay.

- ⇒⇒ Are you living within your budget?
- ⇒⇒ Do you have any money left over?
- ⇒⇒ If yes, what will you do with this money?
- ⇒⇒ If no, use the second column to reduce your costs and make your budget.

| | Column 1 | Column 2 |
|--|----------|----------|
| Monthly Net Pay | | |
| 1. Subtract 10% Savings | | |
| 2. Subtract Rent | | |
| 3. Subtract \$120 for Utilities (\$75 if lights are kept off) | | |
| 4. Subtract Car Payment | | |
| 5. Subtract \$150 for Car Insurance | | |
| 6. Subtract Grocery Costs | | |
| 7. Subtract Clothing/Other Costs | | |
| 8. Subtract Entertainment Costs | | |
| 9. Subtract \$ 50 for emergencies | | |
| Total | | |

Plan ahead
and avoid
juggling
your
budget!



Paycheck & Deposit

Write a paycheck for two weeks of pay. Go back to Lesson 4 for your net pay total. Decide how much of your check you will keep in cash, how much will go into your savings account and how much to put into your checking account. Fill out your deposit slips and go to the bank. Record your deposits in your checking or savings registers.

| | |
|---|--|
| Employer: Address: | No. 99875 _____ 20 _____ |
| PAY TO THE ORDER OF _____ / \$ | |
| _____ Dollars | |
| Bayside Bank & Trust MEMO _____ /:044088008/:980154398976"* 6543 | |

| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|----------|--|--|------|--|--|----------------------------------|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--------------------|--|--|--------------|--|--|--------------------|--|--|-------------|--|--|
| Deposit Ticket <input type="checkbox"/> Savings <input type="checkbox"/> Checking Name: _____ Address: _____ Date: _____ 20 _____ _____ Sign here for cash BANK /:0443333357/:35422333/:0786/' | <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">Currency</td> <td style="width: 25%;"></td> <td style="width: 25%;"></td> </tr> <tr> <td>Coin</td> <td></td> <td></td> </tr> <tr> <td>List Checks Singly by ABA Number</td> <td></td> <td></td> </tr> <tr><td> </td><td></td><td></td></tr> <tr><td> </td><td></td><td></td></tr> <tr><td> </td><td></td><td></td></tr> <tr><td> </td><td></td><td></td></tr> <tr> <td>Total from reverse</td> <td></td> <td></td> </tr> <tr> <td>TOTAL</td> <td></td> <td></td> </tr> <tr> <td>Less Cash Received</td> <td></td> <td></td> </tr> <tr> <td>NET DEPOSIT</td> <td></td> <td></td> </tr> </table> | Currency | | | Coin | | | List Checks Singly by ABA Number | | | | | | | | | | | | | | | Total from reverse | | | TOTAL | | | Less Cash Received | | | NET DEPOSIT | | |
| Currency | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Coin | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| List Checks Singly by ABA Number | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Total from reverse | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Less Cash Received | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| NET DEPOSIT | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|----------|--|--|------|--|--|----------------------------------|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--------------------|--|--|--------------|--|--|--------------------|--|--|-------------|--|--|
| Deposit Ticket <input type="checkbox"/> Savings <input type="checkbox"/> Checking Name: _____ Address: _____ Date: _____ 20 _____ _____ Sign here for cash BANK /:0443333357/:35422333/:0786/' | <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">Currency</td> <td style="width: 25%;"></td> <td style="width: 25%;"></td> </tr> <tr> <td>Coin</td> <td></td> <td></td> </tr> <tr> <td>List Checks Singly by ABA Number</td> <td></td> <td></td> </tr> <tr><td> </td><td></td><td></td></tr> <tr><td> </td><td></td><td></td></tr> <tr><td> </td><td></td><td></td></tr> <tr><td> </td><td></td><td></td></tr> <tr> <td>Total from reverse</td> <td></td> <td></td> </tr> <tr> <td>TOTAL</td> <td></td> <td></td> </tr> <tr> <td>Less Cash Received</td> <td></td> <td></td> </tr> <tr> <td>NET DEPOSIT</td> <td></td> <td></td> </tr> </table> | Currency | | | Coin | | | List Checks Singly by ABA Number | | | | | | | | | | | | | | | Total from reverse | | | TOTAL | | | Less Cash Received | | | NET DEPOSIT | | |
| Currency | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Coin | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| List Checks Singly by ABA Number | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Total from reverse | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Less Cash Received | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| NET DEPOSIT | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |