



New England Federal Credit Union

Welcome to Budget Blueprint. Gather up all the necessary documents to complete this form. Bring it to your meeting with the Financial Counselor. Remember building a budget and a spending plan puts you one step closer to your financial goals.

Name:

Your Budget Blueprint

Date:

Enter your net amount on only one of the yellow columns for each income stream.

Categories	Notes	Weekly	Biweekly	Monthly	Quarterly	Yearly
Income Streams						
Paycheck 1						
Paycheck 2						
Dividends						
Interest						
Gifts						
Bonus						
Tips						
Pension						
Social Security						
Rental income						
Child support						
Food stamps						
Earned Income Credit						
SSI						
Alimony						
Other 1 - mileage						
Other 2						
Other 3						
Other 4						
Total Income						
Expense streams						
Housing						
Rent or mortgage						
Property taxes						
Property insurance						
Furniture/appliances						
Garden supplies						
Maintenance/cleaning						
Condo/association fees						
Other						
<i>Subtotal housing</i>						
Utilities						
Gas						
Electric						
Water/sewer						
Garbage collection/recycling						
Phone						
Cell phone						
Internet						

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Categories	Notes	Weekly	Biweekly	Monthly	Quarterly	Yearly
Cable						
Other						
<i>Subtotal utilities</i>						
Transportation						
Car 1 payment						
Car 2 payment						
Gasoline						
License/registration						
Insurance						
Bus/tax/tolls/parking						
Repair/maintenance						
Other						
<i>Subtotal transportation</i>						
Food						
Groceries						
Dining out/fast food						
School lunches						
Other						
<i>Subtotal food</i>						
Clothing						
Clothes						
Shoes						
Dry cleaning						
Laundry/maintenance						
Other						
<i>Subtotal clothing</i>						
Personal						
Haircuts and styling						
Toiletries/cosmetics						
Postage						
Tobacco						
Alcohol						
Other						
<i>Subtotal personal</i>						
Entertainment/travel						
Vacations						
Video/DVD [rental]						
CDs/movies [purchases]						

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Categories	Notes	Weekly	Biweekly	Monthly	Quarterly	Yearly
Toy purchases						
Concerts/plays						
Spectator sports						
Sports equipment						
Other						
<i>Subtotal entertainment/travel</i>						
Gifts						
Holiday						
Birthday						
Anniversary						
Other						
<i>Subtotal gifts</i>						
Education						
Lessons						
Tuition						
Books/papers/magazines						
Supplies						
Other						
<i>Subtotal education</i>						
Dues						
Union dues						
Organizational dues						
Other membership dues						
Other						
<i>Subtotal dues</i>						
Donations						
Charitable						
Place of worship						
Political						
Workplace--Children's Miracle Network/United						
<i>Subtotal donations</i>						
Health						
Health insurance						
Medical co-pay						

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Categories	Notes	Weekly	Biweekly	Monthly	Quarterly	Yearly
<i>Subtotal credit cards/debt repayment</i>						
Savings						
Credit union						
Employer-sponsored plan						
IRA						
Education						
Other						
<i>Subtotal savings</i>						
Miscellaneous						
Unreimbursed business exp.						
Other						
<i>Subtotal miscellaneous</i>						
Goals						
SMART goal #1						
SMART goal #2						
SMART goal #3						
<i>Subtotal goals</i>						
Total Expenses						