

Personal Finance Planner

Month

Year

TOTAL EARNINGS

\$5,500

TOTAL EXPENSES

\$3,850

MONTHLY BALANCE

\$1,650

GOALS

- ☐ Save \$5,000 for an emergency fund
- ☐ Pay off credit card debt (\$2,000) in the next 12 months
- ☐ Save \$3,000 for a vacation in 2 years

EXPENSES BREAKDOWN

Category	Monthly Amount	Annual Amount
Housing	\$1,500	\$18,000
Groceries	\$400	\$4,800
Transportation	\$250	\$3,000
Health	\$350	\$4,200
Car Insurance	\$150	\$1,800
Entertainment	\$200	\$2,400

SAVING GOALS

Goal Name	Current Savings	Amount to Save
Emergency	\$1,500	\$3,500
Vacation	\$500	2,500
Home Down Payment	\$5,000	15,000

DEBTS BREAKDOWN

Debt Type	Total Debt	Interest Rate	Minimum Payment	Monthly Payment	Payoff Date
Credit Card Debt	\$2,500	18%	\$100	\$300	12 months
Student Loan	\$12,000	5%	\$200	\$300	5 years
Car Loan	\$8,000	7%	\$250	\$350	2 years

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