

// 3 SIMPLE BUDGET STEPS //

STEP 1: GATHER FINANCIAL DOCUMENTS

Gather all of your financial documents including all forms of debt (mortgage, car payment, credit card, student loans, medical, etc.) and all other expenses (food, utilities, alimony/family support, day care, taxes, memberships/subscriptions, etc.). Use your monthly statements, past receipts, check stubs, etc.

STEP 2: COMPLETE THE HOUSEHOLD BUDGET WORKSHEET

Review each category and determine whether or not you spent or earned money in that category last month. Ask yourself if you plan to spend or earn the same amount of money each month. Determine whether or not you will spend money in this category during another month of the year.

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Please feel free to reach out to us anytime. Your contact person is:

Joyce Kwamena-Poh, Administrative Officer

United Way of Frederick County

240-578-4009

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THE PROSPERITY CENTER

The Prosperity Center is a collective community partnership
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Begin by completing last month's column on the budget. From there, complete the rest of the budget. Use your household budget worksheet to help you. Most of these amounts will be the same for the remaining months of the year. Some of them may change. There will be some expenses that only happen occasionally, such as holidays, oil changes, annual insurance premiums, etc. Remember, all of the numbers in your budget don't have to be perfect. Just do your best to be as complete and accurate as possible.

When you are done, check the totals to see if you have too much or too little money for the year and then adjust your budget accordingly.

WHO DO I CONTACT IF I HAVE QUESTIONS?

Please feel free to reach out to us anytime. Your contact person is:

Joyce Kwamena-Poh, Administrative Officer

United Way of Frederick County

240-578-4009

jkwamenapoh@uwfrederick.org

THE PROSPERITY CENTER

The Prosperity Center is a collective community partnership
629 N. Market Street | Frederick, MD 21701 | 301.663.4231

unitedwayfrederick.org/prosperity



// 3 SIMPLE BUDGET STEPS //

STEP 1: GATHER FINANCIAL DOCUMENTS

Gather all of your financial documents including all forms of debt (mortgage, car payment, credit card, student loans, medical, etc.) and all other expenses (food, utilities, alimony/family support, day care, taxes, memberships/subscriptions, etc.). Use your monthly statements, past receipts, check stubs, etc.

STEP 2: COMPLETE THE HOUSEHOLD BUDGET WORKSHEET

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