FIRST CENTRAL
STATE BANK
An Ohnward Bancshares Bank

BUDGET PLANNER

STREAMLINE YOUR FINANCIAL PLANNING

This easy-to-use tool is designed to empower you with insights into your spending habits, savings goals, and overall financial health.

Take charge of your financial future today and start achieving your goals with confidence.

Member FDIC
EQUAL HOUSING LENDER

BUDGET PLANNER

MONTHLY INCOME

Primary Income: Salary, wages	
Secondary Income: Freelance, side gigs	
Bonuses: Performance bonuses	
Rental Income: Property rent	
Other Income: Alimony, child support, grants, etc.	
Total Monthly Income	$ 0.00

MONTHLY SAVINGS

General (include emergency fund)	
Education/College	
Retirement Savings: 401(k), IRA	
Investment Accounts	
Other	
Total Monthly Savings	$ 0.00

MONTHLY EXPENSES

HOME

Mortgage/Rent	
Property Taxes	
Home Insurance	
Home Equity Loan	
Home Equity Line of Credit	
Repairs/Maintenance	
Water/Sewer	
Cable/Internet	
Electricity	
Gas	
Trash/Recycling	
Other	
Supplies	
SUB TOTAL	$ 0.00

DEBT/LOANS

Personal Loans	
Student Loans	
Credit Card 1	
Credit Card 2	
Credit Card 3	
Other Debt	
SUB TOTAL	$ 0.00

CHILDCARE/EDUCATION

Daycare	
Pre-School	
Tuition	
Extracurricular Activities	
Supplies	
Other	
SUB TOTAL	$ 0.00

TAXES

Federal	
State	
Local	
SUB TOTAL	$ 0.00

TRANSPORTATION

Car Payment	
Car Insurance	
Licensing	
Gas/Fuel	
Maintenance/Repairs	
Public transportation/Uber	
Parking Fees	
Other	
Other	
Other	
SUB TOTAL	$ 0.00

FOOD

Groceries	
Dining Out	
SUB TOTAL	$ 0.00

ENTERTAINMENT

Night Out	
Movies	
Concerts	
Sporting Events	
Theatre	
Other	
Other	
SUB TOTAL	$ 0.00

SUBSCRIPTIONS

Netflix	
Hulu	
Youtube	
Disney	
Amazon Prime	
Apple TV	
HBO	
Spotify	
Other	
Other	
Other	
Other	
Other	
Other	
SUB TOTAL	$ 0.00

PERSONAL

Clothing	
Salon Services	
Personal Care Products	
Memberships (Gym, Tanning)	
Other	
SUB TOTAL	$ 0.00

TOTAL INCOME	$ 0.00
TOTAL EXPENSES	$ 0.00
NET CASH FLOW	$ 0.00
SAVINGS	$ 0.00

FIRST CENTRAL STATE BANK **firstcentralsb.bank**