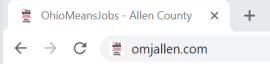


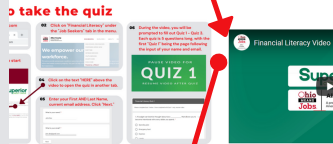
How to Fill out your Budget

01 Go to omjallen.com



03 Click on the text "CLICK HERE" above the budgeting video to open the budget sheet.

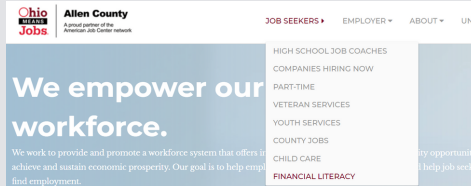
OhioMeansJobs - Allen County has partnered with Superior Credit Union to create a financial literacy program. The topics covered in the video include budgeting, checking accounts, and building and repairing credit. Follow along with the video class BELOW, and take the quiz.



If you are looking to prepare or track your budget, watch the video tutorial below and learn how to make your budget. If you prefer a readable tutorial, click the 'CLICK HERE' button to access our budget form.



02 Click on "Financial Literacy" under the "Job Seekers" tab in the menu.



04 Type in the month and the total income based on your average net income received monthly.

MONTH: Monthly Budget \$
TOTAL INCOME: \$

05 Use the left-hand column to budget for the listed month based on previous expenses.

	Monthly Budget \$	Monthly Spend \$
TOTAL INCOME:	\$ \$ 2,000.00	\$
MONEY INTO SAVINGS:	\$	\$
MORTGAGE/RENT:	\$ \$ 500.00	\$
ELECTRIC:	\$ \$ 50.00	\$
GAS UTILITY:	\$ \$ 50.00	\$

07 Fill in the right-hand column throughout the month as you spend.

	Monthly Budget \$	Monthly Spend \$
TOTAL INCOME:	\$ \$ 2,000.00	\$
MONEY INTO SAVINGS:	\$ \$ 70.00	\$ \$ 70.00
MORTGAGE/RENT:	\$ \$ 500.00	\$ \$ 500.00
ELECTRIC:	\$ \$ 50.00	\$ \$ 43.25

08 Fill in "TOTAL INCOME" in the right-hand column with your earned income.

	Monthly Budget \$	Monthly Spend \$
TOTAL INCOME:	\$ \$ 2,000.00	\$ \$ 2,000.00

09 At the bottom of the budget sheet, your total expenses will be automatically subtracted from your total income in both columns. Remember, the left column is your planned budget, and the right column is what you actually spend.

TOTAL EXPENSE:	\$ \$ 2,000.00	\$ \$ 2,000.00
INCOME - EXPENSES = ZERO!	\$ \$ 0.00	\$ \$ 0.00

Note: If number above is negative, need to reduce expenditures or INCREASE INCOME!

06 Make sure your INCOME - EXPENSES = ZERO! If you have excess money at the bottom of the LEFT column, add that number to your "MONEY INTO SAVINGS" box at the top of the LEFT column. You have now completed your budget for the month!

STEP 6.1

	Monthly Budget \$
TOTAL INCOME:	\$ \$ 2,000.00
MONEY INTO SAVINGS:	\$
TOTAL EXPENSE:	\$ \$ 1,950.00
INCOME - EXPENSES = ZERO!	\$ \$ 50.00

STEP 6.2

	Monthly Budget \$
TOTAL INCOME:	\$ \$ 2,000.00
MONEY INTO SAVINGS:	\$ \$ 50.00
TOTAL EXPENSE:	\$ \$ 2,000.00
INCOME - EXPENSES = ZERO!	\$ \$ 0.00

10 If you are unable to meet your budget based on your income, there are two options:

- Option 1: increase your income
- Option 2: decrease your spending

Budgeting can be challenging, however, it is the easiest way to truly be financially successful! If you need assistance creating your budget or if you have any questions, call us today at

419-999-0360!