



THE COMPLETE GUIDE TO

# FINANCIAL LITERACY

FOR

# TEENS

Workbook

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# Budget Worksheet

Month:

## Income

Source	Budgeted	Actual	Difference
<b>TOTAL INCOME</b>			

## Expenses

Category	Budgeted	Actual	Difference
<b>TOTAL EXPENSES</b>			

# Income & Expenses

Month: \_\_\_\_\_

## Income

Date	Source	Amount	Date	Source	Amount

**TOTAL INCOME** \_\_\_\_\_

## Expenses

Date	Paid To	Category	Amount

**TOTAL EXPENSES** \_\_\_\_\_

**INCOME** \_\_\_\_\_ - **EXPENSES** \_\_\_\_\_ = **BALANCE** \_\_\_\_\_



# Car Buying Worksheet

## Car

*Make:*

*Warranty:*

*Model:*

*Seller:*

*Year:*

*Price:*

*Mileage:*

*Amount Financed:*

## Expenses

Expense	Type	Cost
<i>Down payment</i>	<i>Upfront</i>	
<i>Registration &amp; License Plates</i>	<i>Upfront &amp; Yearly</i>	
<i>Insurance</i>	<i>Upfront &amp; Monthly</i>	
<i>Miscellaneous Fees</i>	<i>Upfront</i>	
<i>Extended Warranty (optional)</i>	<i>Upfront or Monthly</i>	
<i>Personal Property Tax</i>	<i>Upfront &amp; Yearly</i>	
<i>Sales Tax (may be included in car payment)</i>	<i>Upfront</i>	
<i>Payment</i>	<i>Monthly</i>	
<i>Gas / electricity</i>	<i>Monthly</i>	
<i>Cleaning</i>	<i>Monthly</i>	
<i>Maintenance &amp; Repairs</i>	<i>Quarterly   Yearly</i>	
<b>TOTAL UPFRONT COSTS:</b>		
<b>TOTAL MONTHLY COSTS:</b>		

# Apartment Expense Worksheet

## Address

Street

City

Zip

## Expenses

Expense	Type	Cost
<i>First Month's Rent</i>	<i>Upfront</i>	
<i>Last Month's Rent</i>	<i>Upfront</i>	
<i>Deposit</i>	<i>Upfront</i>	
<i>Pet Deposit</i>	<i>Upfront</i>	
<i>Application Fee or Credit Check</i>	<i>Upfront</i>	
<i>Utility Deposits</i>	<i>Upfront</i>	
<i>Rent</i>	<i>Monthly</i>	
<i>Pet Rent</i>	<i>Monthly</i>	
<i>Electricity</i>	<i>Monthly</i>	
<i>Gas</i>	<i>Monthly</i>	
<i>Water / Sewer</i>	<i>Monthly</i>	
<i>Trash</i>	<i>Monthly</i>	
<i>Cable / Internet</i>	<i>Monthly</i>	
<b>TOTAL UPFRONT COSTS:</b>		
<b>TOTAL MONTHLY COSTS:</b>		