

GET MONEY SMART Financial Reality Simulation

Goal: Create a balanced monthly budget by making spending, saving, and debt reduction choices.

	Percent of Budget
BUDGET BALANCE	0 #DIV/0!
Family Income	Enter Incomes Below
My Net Monthly Income	
Spouse's Net Monthly Income	
Total Family Net Monthly Income	-
Family Spending	Enter Spending Choices Below
INSURANCE	
Insurance montly payment	#DIV/0!
HOUSING	
Family housing choice (including utilities)	#DIV/0!
Home furnishing and supplies choices	#DIV/0!
TRANSPORTATION	
My transportation choice (including insurance, fuel, and repair costs)	#DIV/0!
Spouse's transportation choice (including insurance, fuel, and repair costs)	#DIV/0!
CHILDREN	
Child's daycare choice	#DIV/0!
Child's clothing choice	#DIV/0!
Child's diaper cost	#DIV/0!
Child's forumula cost	#DIV/0!
FOOD	
Family grocery costs for eating at home	#DIV/0!
Family eating-out costs	#DIV/0!
CLOTHING AND PERSONAL CARE	
My clothing choice	#DIV/0!
Spouse's clothing choice	#DIV/0!
My personal care choice	#DIV/0!
Spouse's personal care choice	#DIV/0!
COMMUNICATION AND MEDIA	
My cell phone choice	#DIV/0!
Spouse's cell phone choice	#DIV/0!
Internet service and digital entertainment service choices	#DIV/0!
ENTERTAINMENT AND RECREATION	
Family entertainment and recreation choices	#DIV/0!
OTHER DESIRED SPENDING	
Other family spending choices	#DIV/0!
Total Family Monthly Spending	- #DIV/0!
Family Saving	Enter Saving Choices Below
Emergency fund monthly contribution (at least 1% of Total Family Net Monthly Income)	#DIV/0!
Retirement savings monthly contribution (at least 10% of Total Family Net Monthly Income)	#DIV/0!
Other savings monthly contribution	#DIV/0!
Total Family Monthly Saving	- #DIV/0!
Family Debt Reduction	Enter Debt Payments Below
Student loan monthly payment	#DIV/0!
Credit card monthly payment (rounded to the nearest dollar)	#DIV/0!
Total Family Monthly Debt Reduction	- #DIV/0!
Fickle Finger of Fate	
Fickle Finger of Fate unplanned expense	#DIV/0!