



SPENDING PLAN & EXPENSE TRACKER

The **Air Force Aid Society** is the **official charity** of the U.S. Air Force and has been meeting the unique needs of Airmen and their families since 1942.

AFAS works to support and enhance the USAF mission by providing emergency financial assistance, educational support and community programs.

Over the last decade, AFAS has provided nearly **\$165 million in direct support** via more than **450,000 assists**.



Budgeting is simply balancing expenses with income. Documenting a spending plan and tracking daily expenses are two of the most important components to the budgeting process. Following a budget and understanding where your money goes – down to even the smallest expenditures – can help you avoid short term financial stresses and long term debt.

We encourage you to use this spending plan and expense tracking booklet as part of your personal budgeting process.

Air Force Aid Society and the AFAS representatives at your base are here to help you on the path to long term financial stability.

Visit WWW.AFAS.ORG to learn more.

SPENDING PLAN

Month: _____ Year: _____

Mortgage/Rent: _____

Utilities: _____

Phone: _____

Cable/Internet: _____

Home/Renter's Insurance: _____

Car Payment & Insurance: _____

Groceries: _____

Gas: _____

Credit Cards/Loans: _____

Other: _____

Money In

Money Out

Money Left



EXPENSE TRACKER

DATE	DESCRIPTION	AMOUNT	CASH/DEBIT	CREDIT	NEED	WANT
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SPENDING PLAN

Month: _____ Year: _____

Mortgage/Rent: _____

Utilities: _____

Phone: _____

Cable/Internet: _____

Home/Renter's Insurance: _____

Car Payment & Insurance: _____

Groceries: _____

Gas: _____

Credit Cards/Loans: _____

Other: _____

Money In

Money Out

Money Left



EXPENSE TRACKER

DATE	DESCRIPTION	AMOUNT	CASH/DEBIT	CREDIT	NEED	WANT
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SPENDING PLAN

Month: _____ Year: _____

Mortgage/Rent: _____

Utilities: _____

Phone: _____

Cable/Internet: _____

Home/Renter's Insurance: _____

Car Payment & Insurance: _____

Groceries: _____

Gas: _____

Credit Cards/Loans: _____

Other: _____

Money In

Money Out

Money Left



EXPENSE TRACKER

DATE	DESCRIPTION	AMOUNT	CASH/DEBIT	CREDIT	NEED	WANT
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SPENDING PLAN

Month: _____ Year: _____

Mortgage/Rent: _____

Utilities: _____

Phone: _____

Cable/Internet: _____

Home/Renter's Insurance: _____

Car Payment & Insurance: _____

Groceries: _____

Gas: _____

Credit Cards/Loans: _____

Other: _____

Money In

Money Out

Money Left



EXPENSE TRACKER

DATE	DESCRIPTION	AMOUNT	CASH/DEBIT	CREDIT	NEED	WANT
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SPENDING PLAN

Month: _____ Year: _____

Mortgage/Rent: _____

Utilities: _____

Phone: _____

Cable/Internet: _____

Home/Renter's Insurance: _____

Car Payment & Insurance: _____

Groceries: _____

Gas: _____

Credit Cards/Loans: _____

Other: _____

Money In

Money Out

Money Left



EXPENSE TRACKER

DATE	DESCRIPTION	AMOUNT	CASH/DEBIT	CREDIT	NEED	WANT
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SPENDING PLAN

Month: _____ Year: _____

Mortgage/Rent: _____

Utilities: _____

Phone: _____

Cable/Internet: _____

Home/Renter's Insurance: _____

Car Payment & Insurance: _____

Groceries: _____

Gas: _____

Credit Cards/Loans: _____

Other: _____

Money In

Money Out

Money Left



EXPENSE TRACKER

DATE	DESCRIPTION	AMOUNT	CASH/DEBIT	CREDIT	NEED	WANT
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SPENDING PLAN

Month: _____ Year: _____

Mortgage/Rent: _____

Utilities: _____

Phone: _____

Cable/Internet: _____

Home/Renter's Insurance: _____

Car Payment & Insurance: _____

Groceries: _____

Gas: _____

Credit Cards/Loans: _____

Other: _____

Money In

Money Out

Money Left



EXPENSE TRACKER

DATE	DESCRIPTION	AMOUNT	CASH/DEBIT	CREDIT	NEED	WANT
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SPENDING PLAN

Month: _____ Year: _____

Mortgage/Rent: _____

Utilities: _____

Phone: _____

Cable/Internet: _____

Home/Renter's Insurance: _____

Car Payment & Insurance: _____

Groceries: _____

Gas: _____

Credit Cards/Loans: _____

Other: _____

Money In

Money Out

Money Left



EXPENSE TRACKER

DATE	DESCRIPTION	AMOUNT	CASH/DEBIT	CREDIT	NEED	WANT
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SPENDING PLAN

Month: _____ Year: _____

Mortgage/Rent: _____

Utilities: _____

Phone: _____

Cable/Internet: _____

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Groceries: _____

Gas: _____

Credit Cards/Loans: _____

Other: _____

Money In

Money Out

Money Left



EXPENSE TRACKER

DATE	DESCRIPTION	AMOUNT	CASH/DEBIT	CREDIT	NEED	WANT
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SPENDING PLAN

Month: _____ Year: _____

Mortgage/Rent: _____

Utilities: _____

Phone: _____

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Gas: _____

Credit Cards/Loans: _____

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Money In

Money Out

Money Left



EXPENSE TRACKER

DATE	DESCRIPTION	AMOUNT	CASH/DEBIT	CREDIT	NEED	WANT
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SPENDING PLAN

Month: _____ Year: _____

Mortgage/Rent: _____

Utilities: _____

Phone: _____

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Gas: _____

Credit Cards/Loans: _____

Other: _____

Money In

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EXPENSE TRACKER

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			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



SPENDING PLAN

Month: _____ Year: _____

Mortgage/Rent: _____

Utilities: _____

Phone: _____

Cable/Internet: _____

Home/Renter's Insurance: _____

Car Payment & Insurance: _____

Groceries: _____

Gas: _____

Credit Cards/Loans: _____

Other: _____

Money In

Money Out

Money Left



EXPENSE TRACKER

DATE	DESCRIPTION	AMOUNT	CASH/DEBIT	CREDIT	NEED	WANT
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



SPENDING PLAN

Month: _____ Year: _____

Mortgage/Rent: _____

Utilities: _____

Phone: _____

Cable/Internet: _____

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Gas: _____

Credit Cards/Loans: _____

Other: _____

Money In

Money Out

Money Left



EXPENSE TRACKER

DATE	DESCRIPTION	AMOUNT	CASH/DEBIT	CREDIT	NEED	WANT
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



WHAT AFAS DOES FOR AIRMEN

Emergency Assistance

When unexpected emergencies arise and help is needed, AFAS provides no-interest loans and grants to meet immediate needs and make a positive step towards a lasting financial solution.

Education Support

Dependent children and spouses of active duty and retired Airmen can work towards their dreams of a college degree with AFAS education grants, loans and scholarships.

Community Programs

AFAS understands the challenges that come with Air Force life, and offers targeted community programs to help with such things as child care, car upkeep and spouse employment education.

AIRMEN HELPING AIRMEN

AFAS's ability to provide support to Air Force families is made possible through contributions from Airmen and friends of the USAF. 100% of those contributions is used to support the AFAS mission. More than that - for every \$1 donated by an individual, AFAS distributes \$3 directly to Airmen through its programs.

Giving back isn't just about money. Help us share the AFAS mission with others by joining our growing online community.

Visit us at WWW.AFAS.ORG, like us on Facebook and follow us on Twitter to stay connected.





WWW.AFAS.ORG