

Monthly Budget

CaribbeanBudget.com

Month: _____ Take-home pay: _____ Other income: _____

ITEM	BUDGET	ACTUAL	DIFFERENCE
NEEDS (aim for 50% or less)			
Rent / mortgage			
Electricity			
Water			
Phone and internet			
Groceries			
Transport / gas			
Insurance			
Childcare / school			
WANTS (aim for 30% or less)			
Eating out			
Entertainment and outings			
Shopping			
Subscriptions			
SAVINGS & DEBT (aim for 20% or more)			
Emergency fund			
Asue / partner hand			
Goal savings			
Loan and card payments			
TOTAL			

Tip: pay yourself first. Move savings out on payday, before you spend.

52-Week Savings Tracker

CaribbeanBudget.com

I am saving for: _____ Goal: _____ Each week:

1	2	3	4
5	6	7	8
9	10	11	12
13	14	15	16
17	18	19	20
21	22	23	24
25	26	27	28
29	30	31	32
33	34	35	36
37	38	39	40
41	42	43	44
45	46	47	48
49	50	51	52

Write the amount you saved under each week and colour the box. Every 13 weeks, treat yourself to something small and free.

Asue / Partner Hand Record

Banker: _____ Hand amount: _____ Pay every: week / 2 weeks / month

Start date: _____ Number of hands: _____ Each draw pays: _____

#	NAME	PHONE	DRAW DATE	COLLECTED (INITIALS)
1				
2				
3				
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Keep a copy with the banker and share a photo in your group chat. Trust is everything in an asue.

Hurricane Season Checklist

Season runs June 1 to November 30. Start buying in the spring and spread the cost.

GOT IT	ITEM	COST	BOUGHT ON
☐	Water (2 weeks for the family)		
☐	Canned and dry food		
☐	Batteries, flashlights, lanterns		
☐	First aid and medicines		
☐	Phone power banks		
☐	Tarp, rope and tools		
☐	Plywood or shutter repairs		
☐	Generator fuel and oil		
☐	Cash on hand		
☐	Copies of documents (waterproof bag)		
☐	Pet supplies		
☐	Insurance deductible saved		
☐			
☐			
	TOTAL		

Windstorm deductible: _____% × home value _____ = _____ to keep in savings.

Emergency contacts
