



BETTER HABITS, STRONGER FINANCES.

At First Federal, we support your everyday budgeting and smarter spending choices so you can reach your financial goals.



What's your WHY?

Define what matters most—then use that as your guide. Whether you're paying off debt, saving for something big, or just getting ahead, your "why" keeps you focused and moving forward every day.



My Monthly Income

	Amount	Date
Paychecks	\$	
Secondary Income	\$	
Other Income	\$	

**Total Monthly
Income**

\$

"To enhance the well-being of our customers by providing solutions to their financial needs."

First Federal Bank Mission Statement

My Monthly Expenses



Housing & Utilities

	Amount	Date
Rent or Mortgage	\$	
Electricity	\$	
Gas	\$	
Internet	\$	
Water, Sewer, Garbage	\$	
HOA & Insurance	\$	

Housing Subtotal \$



Auto & Transportation

	Amount	Date
Insurance	\$	
Car Payments	\$	
Fuel	\$	
Car Maintenance	\$	
Public Transit/Parking	\$	

Auto Subtotal \$



Personal & Family

	Amount	Date
Clothing & Shoes	\$	
Pet Care	\$	
Sports/Gym Membership	\$	
Kids <small>(Supplies, Activities, Toys, Childcare)</small>	\$	
Gifts Other	\$	

Personal Subtotal \$



Food & Entertainment

	Amount	Date
Groceries/ Household Supplies	\$	
Restaurants/ Fast Food	\$	
Media Subscriptions	\$	
Phones	\$	
Shopping <small>(non-essential personal care)</small>	\$	
Hobbies/Amusement	\$	

Food Subtotal \$

Idaho's Community Bank of Choice!

