Creating financial awareness

Let's see where your money is going every month.

Total monthly net income

Include after-tax income: wages, part-time, government assistance, pension, social security.



Housing expenses	
Mortgage/Rent	\$
Property taxes	\$
Home insurance	\$
Home owner fees	\$
Gas/Electric	\$
Telephone/Cell	\$
Internet/Cable	\$
Water/Sewage	\$
Debt expenses Payoff date	
Auto Ioan	¢
Autolioun	\$
Auto loan	» \$
Auto loan	\$
Auto Ioan Credit card	\$
Auto Ioan Credit card Credit card	\$
Auto loanCredit cardCredit cardCredit card	\$ \$ \$ \$
Auto loanCredit cardCredit cardCredit cardStudent loan	\$ \$ \$ \$ \$
Auto loanCredit cardCredit cardCredit cardStudent loanOther loan	\$ \$ \$ \$ \$ \$ \$

Living expenses	
Gas	\$
Auto maintenance	\$
Auto insurance	\$
Medical	\$
Groceries	\$
Household/Toiletries	\$
Clothing/Laundry	\$
Beauty	\$
Pet(s)	\$
Allowance	\$
Tuition/Books	\$
Entertainment	\$
Dining out	\$
Donations	\$
Hobbies	\$
Lottery/Tobacco/Alcohol	\$
Childcare/Alimony	\$
Trips/Vacation	\$
Special occasions	\$
Subscriptions	\$
Other	\$

Housing expenses total	\$
Debt expenses total	\$
Living expenses total	\$

Total monthly expenses

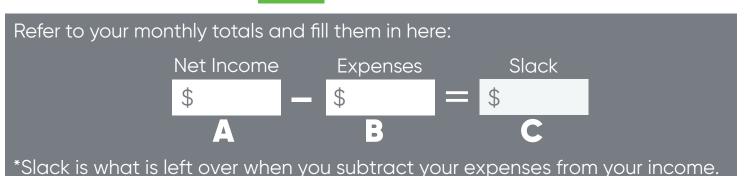
Include monthly housing and living expenses, plus monthly debt.

\$

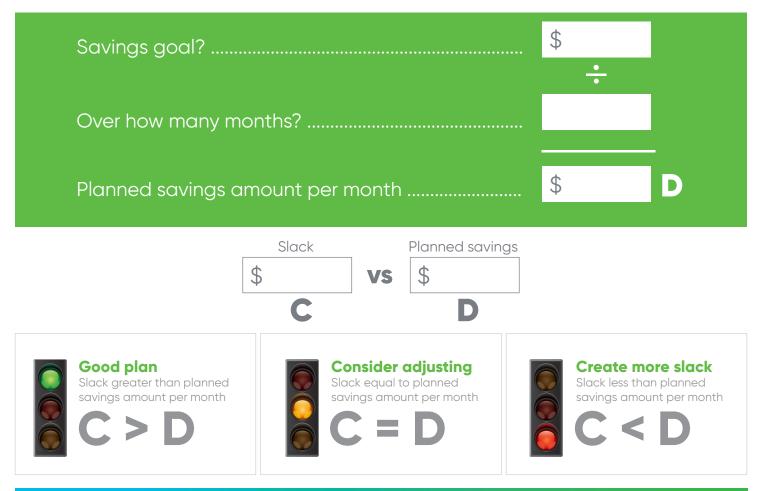


Achieving savings goals

Calculate how much <u>slack*</u> you have in your spending plan.



Use your slack to save for an unexpected emergency or large purchase to avoid using credit.



Congratulations. You are now closer to achieving savings goals that work within your spending plan. Use this tool to monitor and adjust as you go.

