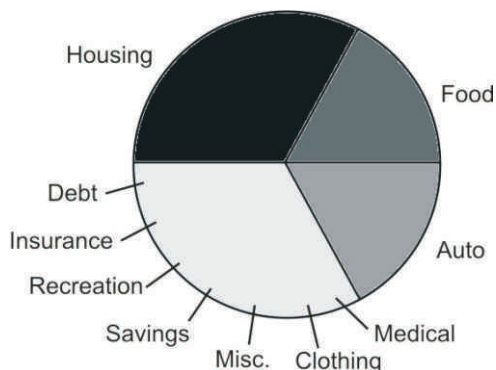


## BUDGET GUIDELINES



These percentages are only guides. Determine from your own budget figures how your pie looks. It is OK if your persona/family choices and needs make the pie look different. Just remember that the total is always and only 100%. Spending above your 100% amount will get you into trouble.

## PLANNING TO MEET YOUR GOAL

1. Record the amounts you are currently paying towards reducing your total debt.

### Current debt load

Creditor	Balance	Monthly Payment
Mortgage	\$	\$
Car #1	\$	\$
Car #2	\$	\$
Creditor	\$	\$
Creditor	\$	\$
Creditor	\$	\$
Creditor	\$	\$
Creditor	\$	\$
Creditor	\$	\$
Creditor	\$	\$
Creditor	\$	\$
Total Monthly Payment		\$

2. Determine a Margin

You will get out of debt faster by increasing your monthly payments to creditors. Subtract your expenses from your income to help create a spending margin in order to increase payments.

INCOME minus (Expenses + Debt Payments) = What's left over \$ \_\_\_\_\_

TOTAL available for your goals \$ \_\_\_\_\_

3. Money Available to Invest in Financial Goals

Savings

\$ \_\_\_\_\_ per month

\$ \_\_\_\_\_ per year

Retirement

\$ \_\_\_\_\_ per month

\$ \_\_\_\_\_ per year

Emergency Fund

\$ \_\_\_\_\_ per month

\$ \_\_\_\_\_ per year

LET US HELP YOU GET BACK ON TRACK.