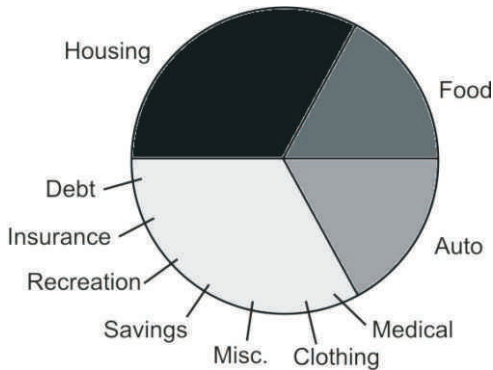


BUDGET GUIDELINES



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.