



**EQUAL HOUSING  
OPPORTUNITY**

**We Do Business in Accordance With the Federal Fair  
Housing Law**

(The Fair Housing Amendments Act of 1988)

**It is Illegal to Discriminate Against Any Person  
Because of Race, Color, Religion, Sex,  
Handicap, Familial Status, or National Origin**

In the sale or rental of housing or  
residential lots

In the provision of real estate  
brokerage services

In advertising the sale or rental  
of housing

In the appraisal of housing

In the financing of housing

Blockbusting is also illegal

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Anyone who feels he or she has been  
discriminated against may file a complaint of  
housing discrimination:

1-800-669-9777 (Toll Free)

1-800-927-9275 (TTY)

[www.hud.gov/fairhousing](http://www.hud.gov/fairhousing)

**U.S. Department of Housing and  
Urban Development  
Assistant Secretary for Fair Housing and  
Equal Opportunity  
Washington, D.C. 20410**

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# FAIR HOUSING AND YOU!



FRANKLIN, the Fair Housing Fox, wants you to know what makes housing "fair." The Fair Housing Act and other fair housing laws protect your family's right to live anywhere they want and can afford to live! When looking for a place to call home, you should not be treated differently because of your race, color, sex, familial status (whether your family has children), religion, national origin (what country you're from), or disability. It's illegal to treat some people less favorably than others without any fair or proper reason. That is discrimination.

Here are some examples of housing discrimination:

- When someone tells your family that they cannot rent an apartment or buy a house because they have children.
- If a landlord tells an African-American or Hispanic family they have to pay more money for rent than a white family.
- When a bank refuses to lend money to someone who wants to buy a house in a minority neighborhood.
- If a blind person is not allowed to rent an apartment because they have a service dog.

Treat others the way you want to be treated.

## Dare To Be Fair!

Report Housing Discrimination to HUD



1-800-669-9777  
1-800-927-9275 (TTY)  
[www.hud.gov/fairhousing](http://www.hud.gov/fairhousing)  
[www.hud.gov/franklin](http://www.hud.gov/franklin)



## Fair Housing – Equal Opportunity for All

America, in every way, represents equality of opportunity for all persons. The rich diversity of its citizens and the spirit of unity that binds us all symbolize the principles of freedom and justice upon which this nation was founded. That is why it is extremely disturbing when new immigrants, minorities, families with children, and persons with disabilities are denied the housing of their choice because of illegal discrimination.

The Department of Housing and Urban Development (HUD) enforces the Fair Housing Act, which prohibits discrimination and the intimidation of people in their homes, apartment buildings, and condominium developments – in nearly all housing transactions, including the rental and sale of housing and the provision of mortgage loans.

Equal access to rental housing and homeownership opportunities is the cornerstone of this nation's federal housing policy. Housing providers who refuse to rent or sell homes to people based on race, color, national origin, religion, sex, familial status, or disability are violating federal law, and HUD will vigorously pursue enforcement actions against them. Housing discrimination is not only illegal, it contradicts in every way the principles of freedom and opportunity we treasure as Americans. HUD is committed to ensuring that everyone is treated equally when searching for a place to call home.

**The Fair Housing Act:** prohibits discrimination in housing because of:

- Race or color
- National Origin
- Religion
- Sex
- Familial status (including children under the age of 18 living with parents or legal custodians; pregnant women and people securing custody of children under 18)
- Disability

**What Housing is Covered?:** The Fair Housing Act covers most housing. In some circumstances, the Act exempts owner-occupied buildings with no more than four units, single-family housing sold or rented without the use of a broker and housing operated by organizations and private clubs that limit occupancy to members.

### What is Prohibited?

**1 the Sale and Rental of Housing:** No one may take any of the following actions based on race, color, religion, sex, disability, familial status, or national origin:

- Refuse to rent or sell housing

- Refuse to negotiate for housing
- Make housing unavailable
- Otherwise deny a dwelling
- Set different terms, conditions or privileges for sale or rental of a dwelling unit.
- Provide different housing services or facilities
- Falsely deny that housing is available for inspection, sale or rental.
- For profit, persuade, or try to persuade homeowners to sell or rent dwellings by suggesting that people of a particular race, etc. have moved, or are about to move into the neighborhood (blockbusting) or
- Deny any person access to, membership or participation in, any organization, facility or service (such as a multiple listing service) related to the sale or rental of dwellings, or discriminate against any person in the terms or conditions of such access, membership or participation.

**In Mortgage Lending:** No one may take any of the following actions based on race, color, religion, sex, disability, familial status, or national origin:

Refuse to make a mortgage loan

- Refuse to provide information regarding loans
- Impose different terms or conditions on a loan, such as different interest rates, points, or fees
- Discriminate in appraising property
- Refuse to purchase a loan or
- Set different terms or conditions for purchasing a loan.
- In addition, it is a violation of the Fair Housing Act to:
- Threaten, coerce, intimidate or interfere with anyone exercising a fair housing right or assisting others who exercise the right
- Make, print, or publish any statement, in connection with the sale or rental of a dwelling, which indicates a preference, limitation, or discrimination based on race, color, religion, sex, disability, familial status, or national origin. This prohibition against discriminatory advertising applies to single-family and owner-occupied housing that is otherwise exempt from the Fair Housing Act
- Refuse to provide homeowners insurance coverage for a dwelling because of the race, color, religion, sex, disability, familial status, or national origin of the owner and/or occupants of a dwelling
- Discriminate in the terms or conditions of homeowners insurance coverage because of the race, color, religion, sex, disability, familial status, or national origin of the owner and/or occupants of a dwelling. Refuse to provide available information on the full range of homeowners insurance coverage options available because of

the race, etc. of the owner and/or occupants of a dwelling

- Make print or publish any statement, in connection with the provision of home owners insurance coverage, that indicates a preference, limitation or discrimination based on race, color, religion, sex, disability, familial status or national origin.

### **If You Think your Rights Have Been Violated**

#### **What to Tell HUD:**

- Your name and address
- The name and address of the person your complaint is against (the respondent)
- The address or other identification of the housing involved
- A short description of the alleged violation (the event that caused you to believe your rights were violated)
- The date(s) of the alleged violation.

**Where to Write or Call:** File a complaint online, send a letter to the HUD office nearest you, or if you wish, you may call that office directly. Persons who are deaf or hard of hearing and use a TTY, may call those offices through the toll-free Federal Information Relay Service at 1-800-877-8339.

***For Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island and Vermont:***

#### **BOSTON REGIONAL OFFICE**

(Complaints\_office\_01@hud.gov)

U.S. Department of Housing and Urban Development

Thomas P. O'Neill Jr. Federal Building

10 Causeway Street, Room 321

Boston, MA 02222-1092

Telephone (617) 994-8300 or 1-800-827-5005

If after contacting the local office nearest you, you **still have questions** – you may contact HUD further at:

U.S. Department of Housing and Urban Development

Office of Fair Housing and Equal Opportunity

451 7th Street, S.W., Room 5204

Washington, DC 20410-2000

Telephone 1-800-669-9777

Fax (202) 708-1425 \* TTY 1-800-927-9275

[www.hud.gov/fairhousing](http://www.hud.gov/fairhousing)

**If You Are Disabled:** HUD also provides:

- A TTY phone for the deaf/hard of hearing users (see above list for the nearest HUD office)
- Interpreters, Tapes and Braille materials
- Assistance in reading and completing forms

### **What Happens When You File A Complaint?**

HUD will notify you in writing when your complaint is accepted for filing under the Fair Housing Act. HUD also will:

- Notify the alleged violator (respondent) of the filing of your complaint, and allow the respondent time to submit a written answer to the complaint.
- Investigate your complaint, and determine whether or not there is reasonable cause to believe that the respondent violated the Fair Housing Act.
- Notify you and the respondent if HUD cannot complete its investigation within 100 days of filing your complaint, and provide reason for the delay.

Adapted from:

[http://portal.hud.gov/hudportal/documents/huddoc?id=FHEO\\_Booklet\\_Eng.pdf](http://portal.hud.gov/hudportal/documents/huddoc?id=FHEO_Booklet_Eng.pdf)

# MONEY GOBLER

**Start by picking three items that eat away your cash.**

**Discover how much you can save each month.**

**These minor changes can put \$200 back in your pocket each month.**

- |                       |                                     |                        |
|-----------------------|-------------------------------------|------------------------|
| Alcohol (High Priced) | Dinners Out                         | Lottery Tickets        |
| ATM Fees              | iTunes account                      | Lunches Out            |
| Bank Fees             | Dry Cleaning                        | Magazines              |
| Beauty Parlor         | Education (Tuition Costs/Textbooks) | Money Orders           |
| Beverages             | Fast Food                           | Movie Rentals          |
| Bike Accessories      | Furniture Rental Fees               | Munchies               |
| Books                 | Gambling                            | Music Lessons          |
| Bottled Water         | Gifts                               | Newspapers             |
| Cable TV              | Greeting Cards                      | Nights Out             |
| Car Washes            | Haircuts                            | Over-limit Fees        |
| Cell Phone Plans      | Health Clubs                        | Parking Fees           |
| Charitable Donations  | Health Food                         | Pet Costs              |
| Church                | Hobbies                             | Phone Calling Cards    |
| Club Dues             | Home Parties                        | Postage                |
| Coffee                | Household Items                     | Prescriptions          |
| Computer Software     | Ice Cream                           | Sales at Retail Stores |
| Cosmetics             | Late Payment Fees                   | Sporting Events        |
| Dating                | Licenses                            | Sports                 |
| Day Trips             | Long Distance Calls                 | Tolls                  |
| Dental                |                                     | Video Games            |

**Example:**

$$\frac{\text{Coffee } (\$) \underline{2.00} \text{ (X) } \underline{7}}{\text{Item Cost Amount per Week (Amt/Wk.)}} \text{ (X) 52 Wks.} = \frac{\underline{728}}{\text{Annual Cost}} / 12 = (\$) \underline{\$60.00} \text{ (MC)}$$

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$$\frac{\text{Item } (\$) \underline{\hspace{2cm}} \text{ (X) } \underline{\hspace{2cm}}}{\text{Cost Amt/Week}} \text{ (X) 52 Wks.} = \frac{\underline{\hspace{2cm}}}{\text{Annual Cost}} / 12 = (\$) \underline{\hspace{2cm}} \text{ (MC)}$$

$$\frac{\text{Item } (\$) \underline{\hspace{2cm}} \text{ (X) } \underline{\hspace{2cm}}}{\text{Cost Amt/Week}} \text{ (X) 52 Wks.} = \frac{\underline{\hspace{2cm}}}{\text{Annual Cost}} / 12 = (\$) \underline{\hspace{2cm}} \text{ (MC)}$$

**Total Potential Savings Each Month (\$)**

## Tool 2:

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# Financial empowerment self-assessment

Since financial empowerment covers a wide range of topics, it can be hard to know where to begin. Identifying what you know and don't know may be the best place to start. Using this approach, you may find that you know more than you think you do. You may also find areas where you could benefit from a little more information or know-how.

As someone who helps your organization serve individuals and families, it's important for you to understand your own level of financial empowerment.

Use this self-assessment to develop an understanding of your financial knowledge, skill, and confidence. As you will see in the answer keys, the questions asked in this assessment are directly related to modules in *Your Money, Your Goals*.

This financial empowerment self-assessment has three parts:

- *Part 1: What you know* can help you figure out the topics to focus on to build your financial empowerment knowledge and confidence.
- *Part 2: How you feel* can help you identify how you feel about your own financial life.
- *Part 3: Your experiences* can help you understand which financial products and services you're familiar with and which are new to you.

 **Part 1: What you know**

Answer each of the following questions by checking either the “true” or “false” column.

	True	False
1. Goals are not important to financial planning or budgets.		
2. To have enough money for emergencies, you must save 3 to 6 months' worth of living expenses.		
3. A cash flow budget helps you track whether you will have enough cash and resources to cover your bills from week to week.		
4. If you can't pay all of your bills, and collectors start demanding payment, you should pay the “squeaky wheel” first.		
5. The only way to receive employment income is a paycheck.		
6. Credit is when you owe someone money.		
7. Your total monthly debt payments may affect your ability to borrow more money.		
8. A poor credit history can keep you from getting an apartment, and in some states, insurance or even a job.		
9. The only cost of having a checking account is the monthly service fee.		
10. As a consumer, you have almost no rights when it comes to financial products and services.		

 **Financial empowerment self-assessment: Part 1 results**

<b>Number correct:</b>	_____ out of 10
Topics to Learn More About:	



## Part 2: How you feel

Use check marks to show which word or phrase (rating) best describes how you feel today.

<b>Statement</b>	<i>Does not apply</i>	<i>Strongly disagree</i>	<i>Disagree</i>	<i>Agree</i>	<i>Strongly agree</i>
1. I have money set aside for emergencies and goals.					
2. I know how to claim state and federal tax credits.					
3. I am not worried about how much money I owe.					
4. I am confident about the information on my credit reports and my scores.					
5. I don't worry about being able to pay my bills and expenses.					
6. I understand how credit works.					
7. I know how to get incorrect items on my credit report fixed.					
8. I feel confident about helping people begin to manage some of their financial challenges.					
9. I know where people in my community can go for credit and debt counseling and for free tax filing assistance.					
10. I know where to get help if I have a financial question or an issue with a financial product or service.					



### Part 3: Your experiences

Use check marks to show whether your answer to each question is “yes,” “no,” or “I don’t know.”

Question	Yes	No	<i>I don't know</i>
1. I have a savings or checking account at a bank or credit union, and I make regular deposits and withdrawals.			
2. I have applied for, received, and used a credit card.			
3. I have a loan that helped me to purchase a car or a home.			
4. I have taken out a payday loan.			
5. I have requested my own credit report and reviewed it.			
6. I track my income and spending.			
7. I have taken a loan from a pawn shop.			
8. I have used a check cashing business.			
9. I have had a car or other type of personal property repossessed.			
10. I have received demands for payment from debt collectors.			
11. I understand my rights and know what to do if I believe a financial services provider has tried to take advantage of me.			
12. I receive income via a method other than a paycheck (payroll card, direct deposit, or cash, for example).			

## Tool 1:

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# Spending tracker

Most people can't tell you how they spend their money during a month. Before deciding on changes to your spending, it is a good idea to understand how you use your money now. This takes three steps:

1. **Keep track of everything you spend money on for a week, two weeks, or one month.** A month is best because all of your income and your bills will be included. But, keeping up with the tracking for a month may be a challenge.
2. **Analyze your spending.** See how much you spend in each category. Notice any trends and look for expenses you can eliminate or cut back on.
3. **Use this as information to make changes in your spending.**

Tracking your spending is a lot of work and it takes commitment. But it's important work. Many people are actually able to find money to save for emergencies, unexpected expenses, and goals by tracking their spending. Others are able to make their budgets balance.

**Get a small plastic case or envelope.** Every time you spend money or pay a bill, get a receipt and put it into the case or envelope. If the receipt doesn't include what you purchased, take a few seconds and write it on the receipt. If you don't get a receipt, write down the amount and what you purchased.

**Analyze your spending.** Use this tool, for each week of the month. Go through your receipts. Enter the total you spent and the date in the column that makes most sense to you. See how much you spend in each category and add the weekly amounts. Once you have these totals, add them together to get your total spending for the week.

**Notice trends.** Circle those items that are the same every month (for example, rent, car payment, cell phone payment). These are often your needs and obligations. This will make creating your budget easier. Identify any areas you can eliminate or cut back on – these will generally be wants.

Here is a list of the categories that are used in the spending tracker.

<b>Childcare and education</b>	Childcare costs, diapers, school supplies, school materials fees, field trip and other activity fees
<b>Court-ordered obligations</b>	Child Support, restitution, etc.
<b>Debt payments</b>	Credit card payments, payday loan payments, pawn loan payments, car title loan payments, and other loan payments
<b>Eating out (meals &amp; beverages)</b>	Any meals or beverages purchased outside of the home
<b>Entertainment</b>	Going to the movies, going to concerts, sports equipment/fees, sporting events, lottery tickets, memberships, alcohol, books/CDs, subscriptions
<b>Gifts and donations</b>	Donations to religious organizations or other charities, gifts
<b>Groceries</b>	Food and beverages to be brought into the home, including baby formula and food
<b>Healthcare</b>	Co-payments, medication, eye care, dental care, health insurance premiums
<b>Household supplies</b>	Things for your home like cleaning supplies, kitchen appliances, furniture, other equipment
<b>Housing and utilities</b>	Rent, mortgage, insurance, property taxes, electricity, gas, water, sewage, phone, television, Internet service, cell phone
<b>Personal care</b>	Haircuts, hygiene items, dry cleaning
<b>Pets</b>	Food, healthcare costs, other costs associated with caring for your pets
<b>Savings</b>	Saving for emergencies, goals, back to school expenses, holiday purchases, children's education, saving for retirement
<b>Tools or other job-related expenses</b>	Tools, equipment, special clothing, job-related books, machinery, working animals or livestock, union dues
<b>Transportation</b>	Gas, car payment, insurance payment, repairs



## Draw Up Your Savings Budget

You know what you have been spending. With your family, you have talked about many ways you can save. You know how much money you need to reach your goals. Now, you are ready to draw up your family spending and savings plan.

Write out your plan using the 3 Month Spending and Saving Planner that follows. This will be your family budget.

### Budgeting Tips

Here are steps to follow in writing your budget.

- **Plan according to what your income is now,** not what you expect or hope it will be. When your income goes up, redo your plan.
- **Plan ahead six months.** This will give a true picture of where you're headed and how well you're following your plan.
- **Include some spending money for each family member**—in addition to the regular expenses you have in your budget.
- **Make your record-keeping as simple as possible** but do write everything down.
- **Set money aside for home maintenance.** Put those savings into a special bank account.
- In saving for long-term goals, **pay yourself first.** Make the savings deposit the first "bill" you pay each month.
- **Make sure that the whole family agrees that the budget is reasonable.**

### Budgeting Practice

Once you have established the "big picture," it's time to zero in on the details and start a family budget plan. The first step in taking command of your finances is to figure out where all the money is going now. Only then can you redirect it for your benefit.



Let's start at the beginning. The complete budget plan consists of three simple forms, the monthly Budget Worksheet, the Debt Payment Worksheet, and the Money Control Worksheet. The purpose of each is explained below.

The Monthly Budget Worksheet is for recording your detailed living expenses. Usually, your monthly creditor debts are easier to remember because they arrive regularly in the mail. However, costs like eating out, haircuts, gifts, video rentals, snacks, and entertainment are often the expenses that throw you off the monthly budget.

The Debt Payment Worksheet is for recording all debts that you are unable to pay in full and have extended over a period of time. Car payments, furniture loans, student loans, and credit card debts are examples. This worksheet will show you how much you have paid, what you still owe, and how much it is costing you to pay for items in installments. Remember that every penny you pay for interest is money you could have in your pocket if the debt were paid in full.

The Money Control Worksheet is a guide for coordinating your living expenses and monthly debts with your income. This worksheet is designed to help you see when bills are due, and to set aside money to pay them.

The best way to learn how to use the budgeting worksheets is to get some practice and the best time is now. Create a workable spending plan for you and your family by using the tools provided, and you'll be well on your way to accomplishing your financial goals. Use the 3 Month Spending and Saving Planner to review your progress.

Budgeting and Credit



Monthly Budget Worksheet

EXPENSES	\$ PLAN	\$ SPENT	\$ O/S	EXPENSES	\$ PLAN	\$ SPENT	\$ O/S
<b>HOUSING</b>				<b>INSURANCE</b>			
HOUSING PAYMENT				AUTO INSURANCE			
ELECTRICITY				(ANNUAL TOTAL ÷ 12)			
HEATING				HOMEOWNERS/RENTERS			
(GAS,OIL) 12 MONTH AVERAGE				(IF NOT IN HOUSE PAYMENT)			
WATER/SEWER				LIFE INSURANCE			
TELEPHONE				HEALTH INSURANCE			
<b>TOTAL</b>				<b>TOTAL</b>			
<b>HOME MAINTENANCE</b>				<b>MEDICAL</b>			
MONTHLY MAINTENANCE				DOCTOR VISITS (# INDIVIDUAL ÷ 12)			
ALLOTMENT				MEDICATION			
CLEANING SUPPLIES				DENTIST			
LAWN CARE				<b>TOTAL</b>			
PEST CONTROL				<b>CLOTHING</b>			
				CLOTHING (COST LAST YEAR ÷ 12)			
				LAUNDRY/DRY CLEANING			
<b>TOTAL</b>				<b>TOTAL</b>			
<b>FOOD</b>				<b>GIFTS &amp; DONATIONS</b>			
FOOD/GROCERIES				BIRTHDAY GIFTS (ANNUAL TOTAL ÷ 12)			
FOOD AT WORK				CHRISTMAS (ANNUAL TOTAL ÷ 12)			
(DAILY AVERAGE X 20 DAYS)				OTHER GIFTS			
SCHOOL LUNCHES X 20 DAYS				(MOTHER'S DAY, ANNIVERSARIES, ETC.)			
<b>TOTAL</b>				CHURCH DONATIONS			
<b>SAVINGS</b>				OTHER CHARITIES			
MONTHLY FAMILY SAVINGS				<b>TOTAL</b>			
TAX REFUND/OTHER MONIES				<b>EDUCATION</b>			
<b>TOTAL</b>				SCHOOL FEES/BOOKS/SUPPLIES			
<b>CAR</b>				NEWSPAPER/MAGAZINES			
GASOLINE				<b>TOTAL</b>			
CAR REPAIRS/MAINTENANCE				<b>ENTERTAINMENT</b>			
(ANNUAL ÷ 12)				MOVIE RENTAL			
LICENSE TAGS/TAXES				CABLE TV			
CAR INSPECTION				ATHLETIC EVENTS/HOBBIES			
<b>TOTAL</b>				VACATIONS			
<b>PERSONAL</b>				EATING OUT			
PERSONAL ITEMS/TOILETRIES				<b>TOTAL</b>			
BARBER/BEAUTY SHOP				<b>OTHER</b>			
ALLOWANCES FOR CHILDREN				'MAD' MONEY			
CHILD CARE				PET SUPPLIES/CARE			
CHILD SUPPORT/ALIMONY				POSTAGE			
TOBACCO (IF NOT INCLUDED IN GROCERIES)				CHECKING ACCOUNT FEES			
ALCOHOLIC BEVERAGES				FAMILY PICTURES/PHOTO PROCESSING			
<b>TOTAL</b>							
				<b>TOTAL</b>			
				<b>MONTHLY TOTALS</b>			

## Budgeting and Credit



### Monthly Budget Worksheet

EXPENSES	\$ PLAN	\$ SPENT	\$ O/S	EXPENSES	\$ PLAN	\$ SPENT	\$ O/S
<b>HOUSING</b>				<b>INSURANCE</b>			
HOUSING PAYMENT				AUTO INSURANCE			
ELECTRICITY				(ANNUAL TOTAL ÷ 12)			
HEATING				HOMEOWNERS/RENTERS			
(GAS,OIL) 12 MONTH AVERAGE				(IF NOT IN HOUSE PAYMENT)			
WATER/SEWER				LIFE INSURANCE			
TELEPHONE				HEALTH INSURANCE			
<b>TOTAL</b>				<b>TOTAL</b>			
<b>HOME MAINTENANCE</b>				<b>MEDICAL</b>			
MONTHLY MAINTENANCE				DOCTOR VISITS (# INDIVIDUAL ÷ 12)			
ALLOTMENT				MEDICATION			
CLEANING SUPPLIES				DENTIST			
LAWN CARE				<b>TOTAL</b>			
PEST CONTROL				<b>CLOTHING</b>			
				CLOTHING (COST LAST YEAR ÷ 12)			
				LAUNDRY/DRY CLEANING			
<b>TOTAL</b>				<b>TOTAL</b>			
<b>FOOD</b>				<b>GIFTS &amp; DONATIONS</b>			
FOOD/GROCERIES				BIRTHDAY GIFTS (ANNUAL TOTAL ÷ 12)			
FOOD AT WORK				CHRISTMAS (ANNUAL TOTAL ÷ 12)			
(DAILY AVERAGE X 20 DAYS)				OTHER GIFTS			
SCHOOL LUNCHES X 20 DAYS				(MOTHER'S DAY, ANNIVERSARIES, ETC.)			
<b>TOTAL</b>				CHURCH DONATIONS			
<b>SAVINGS</b>				OTHER CHARITIES			
MONTHLY FAMILY SAVINGS				<b>TOTAL</b>			
TAX REFUND/OTHER MONIES				<b>EDUCATION</b>			
<b>TOTAL</b>				SCHOOL FEES/BOOKS/SUPPLIES			
<b>CAR</b>				NEWSPAPER/MAGAZINES			
GASOLINE				<b>TOTAL</b>			
CAR REPAIRS/MAINTENANCE				<b>ENTERTAINMENT</b>			
(ANNUAL ÷ 12)				MOVIE RENTAL			
LICENSE TAGS/TAXES				CABLE TV			
CAR INSPECTION				ATHLETIC EVENTS/HOBBIES			
<b>TOTAL</b>				VACATIONS			
<b>PERSONAL</b>				EATING OUT			
PERSONAL ITEMS/TOILETRIES				<b>TOTAL</b>			
BARBER/BEAUTY SHOP				<b>OTHER</b>			
ALLOWANCES FOR CHILDREN				'MAD' MONEY			
CHILD CARE				PET SUPPLIES/CARE			
CHILD SUPPORT/ALIMONY				POSTAGE			
TOBACCO (IF NOT INCLUDED IN GROCERIES)				CHECKING ACCOUNT FEES			
ALCOHOLIC BEVERAGES				FAMILY PICTURES/PHOTO PROCESSING			
<b>TOTAL</b>							
				<b>TOTAL</b>			
				<b>MONTHLY TOTALS</b>			



### Debt Payment Worksheet

LOANS, CREDIT CARDS, AND OTHER DEBTS						
CREDITOR						TOTAL
Starting Date						
Total Balance Due						
Interest Rate						
<b>JANUARY</b>						
Amount Paid						
Interest/Charges						
Balance						
<b>FEBRUARY</b>						
Amount Paid						
Interest/Charges						
Balance						
<b>MARCH</b>						
Amount Paid						
Interest/Charges						
Balance						
<b>APRIL</b>						
Amount Paid						
Interest/Charges						
Balance						
<b>MAY</b>						
Amount Paid						
Interest/Charges						
Balance						
<b>JUNE</b>						
Amount Paid						
Interest/Charges						
Balance						
<b>JULY</b>						
Amount Paid						
Interest/Charges						
Balance						
<b>AUGUST</b>						
Amount Paid						
Interest/Charges						
Balance						
<b>SEPTEMBER</b>						
Amount Paid						
Interest/Charges						
Balance						
<b>OCTOBER</b>						
Amount Paid						
Interest/Charges						
Balance						
<b>NOVEMBER</b>						
Amount Paid						
Interest/Charges						
Balance						
<b>DECEMBER</b>						
Amount Paid						
Interest/Charges						
Balance						
<b>BALANCE DUE</b>						



MONTH \_\_\_\_\_

Matching money in-hand with bills as they arrive is a skill that has to be learned. This worksheet is designed to help you see when bills are due, and to set aside money to pay them. With practice, you will be able to save money from one payday to cover a bill that comes due later in the month.

Divide each expense by the number of weeks in this month and enter the amount in each weekly column across from that expense.

CASHFLOW						
WEEK	1	2	3	4	5	TOTAL
\$ ON-HAND						
\$ RECEIVED						
\$ RECEIVED						
TOTAL						

PLAN AMOUNT	EXPENSE	1	2	3	4	5	TOTAL
	HOUSING						
	HOME MAINTENANCE						
	FOOD						
	SAVINGS						
	CAR						
	PERSONAL						
	INSURANCE						
	MEDICAL						
	CLOTHING						
	GIFTS AND DONATIONS						
	EDUCATION						
	ENTERTAINMENT						
	OTHER						
	TOTAL CREDITOR DEBTS						
	TOTAL EXPENSES						
	ON-HAND IN NEXT WEEK'S COLUMN						





### 3-Month Spending and Saving Planner

Cost	Budget Amount	Actual Spending Month: ____	Actual Spending Month: ____	Actual Spending Month: ____
Rent or mortgage				
Child care or child support				
Lessons or tuition				
Groceries				
Meals at school or work				
Car loan				
Car insurance				
Gas and car repair				
Public transportation and parking				
Major credit cards				
Department store credit				
Electricity, gas, heating oil				
Telephone				
Water and sewer				
Cable television				
Other insurance				
Clothing				
Laundry				
Toiletries				
Medical and doctors				
Memberships and dues				
Church				
Charities				
Home maintenance				
Savings for home repairs				
Savings for goals				
Christmas Club savings				
Hobbies				
Entertainment				
Vacations				
Gifts				
Children's spending money				
Adult spending money				
Other				
	\$	\$	\$	\$

### Case Study

Jessica is a divorced, single mother of two boys, ages six and seven. She works full time at the local library and earns \$32,000 a year. She receives no alimony and no public assistance.

To save money after her divorce, Jessica moved into her parents' home and plans to move out as soon as possible into a three-bedroom apartment. To afford monthly rent, she knows that she'll need to make some changes to her spending habits. She's reviewed all of her expenses and doesn't see ways to cut back her spending, as she believes that she buys only what her family needs.

Here's a profile of Jessica's spending habits:

#### **Food**

- Makes breakfast for her sons every morning but has no time to make breakfast for herself. So she buys something at a coffee shop next to work, which usually costs about \$6 each workday.
- For lunch, gets a sandwich and drink at a local deli for about \$8.50.
- Buys lunches for the children at the school cafeteria for \$2 each.
- Usually gives her sons frozen dinners because she's too tired to cook.
- Goes out for pizza and ice cream every Friday night, which costs about \$40 for the three of them.
- Shops for food only when she needs to, often picking up some canned goods and other items at a drug store near work because it's convenient.
- Isn't sure how much she spends each week or month on food.

#### **Clothing**

- Has to buy clothes regularly for the boys because they grow so fast, but they insist on wearing fashionable clothes to school.
- Buys high-quality, designer-type dresses for herself that sometimes cost at least @150.00
- Doesn't keep track of how much she spends on clothing.
- Always uses her credit cards for clothing purchases, making the minimum payment of \$50 each month.

#### **Housing**

- Wants to move into a three-bedroom apartment so the boys can have their own rooms. That would cost about \$1250 a month where she wants to live in the suburbs.

#### **Furniture**

- Stores furniture from her marriage at a public facility because it doesn't fit in her parents' home. That costs her \$150 a month.

**Transportation**

- Has a car from the marriage, a 2003 Ford that's paid for but doesn't run very well. She has to get it repaired every few months.
- Repairs, insurance, gas and maintenance cost her about \$350 a month. She uses the car for errands and work, which is about seven miles from her parents' house.
- Parks for free at the library.

**Entertainment**

- Takes the boys to the movies every Saturday night, which costs \$65 for all of them.
- Rents videos occasionally.
- Subscribes to cable TV so her children can watch movies and sports, which costs almost \$140 per month.
- Buys a newspaper every day on her way to work and subscribes to four magazines. The total is around \$200 a year.
- Belongs to a health club where she goes three times a week to jog on the treadmill and do aerobics. The membership cost is \$52 a month.

**Suggestions for Jessica**