

# where's my money going?

**BUDGETING CAN BE EASY. WE'VE DONE THE HARD WORK FOR YOU**



By taking a closer look at your budget, you may find that you can spend more on fun stuff like hobbies and vacations. Here's how:

## take action!

Create your budget. Use the easy budgeting worksheet on the reverse side.



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Representatives are available between 8 a.m. and 10 p.m. Eastern time on New York Stock Exchange business days. For your protection, all calls to a representative are recorded.

### **1. Set your goals.**

Your goals might include living comfortably, paying for a child's education, taking a vacation, purchasing or fixing up a home, or having enough set aside to retire when you're ready.

### **2. Look at your monthly income.**

Which sources can you rely on as a regular part of your budget, like paychecks? And which are more irregular, like bonuses?

### **3. Look at your monthly expenses.**

Look back at your bank account statements, credit card statements, and receipts. Which expenses are "fixed" (like rent or mortgage), and which are "variable" (like entertainment and travel)? Just try to get a general idea of your spending habits.

### **4. Subtract your expenses from your income.**

If you have a positive number, it probably means you are saving money. Either way, now may be a great time to think about moving money around in your budget.

### **5. Ask yourself, "Can I make any changes?"**

Are you on track to reach your goals? Are you setting something aside for surprises like an illness or job loss? Try tracking your budget for a couple of months. Along the way, reward yourself for being such a savvy spender. (No one else has to know it's so easy!).

# easy budget worksheet

Category	Source	Monthly amount
<b>Income (what comes in)</b>		
<b>Work</b>	Paycheck	+\$
	Bonus / commission	+\$
<b>Other</b>		+\$
		<b>INCOME TOTAL</b>
		<b>+\$</b>
<b>Expense (what goes out)</b>		
<b>House</b>	Mortgage / rent	-\$
	Insurance	-\$
	Maintenance / homeowners association	-\$
	Utilities (e.g., gas, oil, electricity, water)	-\$
	Lawn care	-\$
	Trash / snow removal	-\$
<b>Car</b>	Monthly payment	-\$
	Insurance	-\$
	Gas	-\$
	Commuter (e.g., tolls, parking, carpool)*	-\$
<b>Health</b>	Insurance (medical, dental, vision, etc.)*	-\$
	Out-of-pocket (e.g., doctor visits, prescription drugs)	-\$
	Gym / health club	-\$
<b>Personal</b>	Phone (home and cellular)	-\$
	Internet	-\$
	Cable TV	-\$
	Life and other insurance*	-\$
	Pets (food, medical, dog-walking, etc.)	-\$
	Charities	-\$
	Groceries	-\$
	Clothing	-\$
	Laundry / dry cleaning	-\$
	School tuition / day care / adult care*	-\$
	Travel / hobbies / entertainment / restaurants	-\$
<b>Savings</b>	Retirement Plan Savings, Health Savings Account (HSA), etc.*	-\$
	Individual Retirement Account (IRA), Emergency fund, Bank savings account, etc.	-\$
<b>Other</b>		-\$
		<b>EXPENSE TOTAL</b>
		<b>-\$</b>
		<b>Subtract "EXPENSE TOTAL" from "INCOME TOTAL"</b>
		<b>-\$</b>

\*If this expense/savings comes directly from your paycheck through automatic payroll deductions (e.g., through employer-provided benefits), enter the amount in the "Monthly amount" column, but don't include it in the "EXPENSE TOTAL" box. This way, you won't "double-count" this amount

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S-P26059-GE 04/2015-26059

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