KEYS TO FINANCIAL HEALTH

Budgeting

Detailed Monthly Budget

Monthly Income	Amount		
Monthly Salary Other Monthly Income Total Monthly Income			
		Monthly Expenses	Amount
		Housing	
Food			
Transportation			
Healthcare			
Education			
Looking Good			
Credit Cards			
Just for Fun			
Stuff (cell phone, clothes, snacks, movies, music, etc.)			
Total Monthly Expenses			
Total Monthly Income			
Total Monthly Expenses —			
Monthly Net (income minus expenses)			
The goal is to have a positive bottom line (monthly net). Will you have enough money to last until next month?			

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