THE 10 BASIC RULES OF MONEY MANAGEMENT

1. Plan for the future.
2. Set financial goals.
3. Know your financial situation.
4. Save 10% of your income.
5. Develop a realistic spending plan.
6. Don’t allow expenses to exceed income.
7. Pay your bills on time.
8. Distinguish between wants and needs.
9. Use credit wisely.

POCKET TRACKER

- Use this tracker payday to payday or weekly.
- Determine the amount planned for each category. Enter this amount next to the dollar sign ($) at the top of the column.
- Every time you make a purchase, record the amount in the appropriate column.
- At the end of the tracking period, add up the amounts entered in each column and enter the total next to the dollar sign ($) at the bottom of the column.
- Did you spend more or less than you planned? Are there any spending habits you want to change?

## BUDGET GUIDELINES

<table>
<thead>
<tr>
<th>Percentage</th>
<th>Category</th>
</tr>
</thead>
<tbody>
<tr>
<td>35%</td>
<td>Housing</td>
</tr>
<tr>
<td>20%</td>
<td>Transportation</td>
</tr>
<tr>
<td>15%</td>
<td>Debt</td>
</tr>
<tr>
<td>20%</td>
<td>All Other Expenses</td>
</tr>
<tr>
<td>10%</td>
<td>Investments &amp; Savings</td>
</tr>
</tbody>
</table>

What financial goals are you working toward?

1. 1st year ____________________
2. 2nd year ____________________
3. 3rd year ____________________

Housing & Credit Counseling, Inc.

Providing counseling and education on
- Budgeting
- Credit Reports
- Debt Repayment
- Mortgage Delinquency
- Reverse Mortgages
- Homeownership Opportunities
- Tenant and Landlord Issues

In Person, Telephone and Internet

Local in Topeka, Lawrence, and Manhattan
1-800-383-0217
Email: hcci@hcci-ks.org
Website: www.hcci-ks.org
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</tr>
</thead>
<tbody>
<tr>
<td>Fun</td>
<td>$50.00</td>
<td>$10.00</td>
<td>$25.00</td>
<td>$2.50</td>
<td>$3.00</td>
<td>$5.00</td>
<td>$45.50</td>
<td>$2.50</td>
<td>$3.00</td>
<td>$5.00</td>
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<tr>
<td>TOTAL</td>
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<td>$10.00</td>
<td>$25.00</td>
<td>$2.50</td>
<td>$3.00</td>
<td>$5.00</td>
<td>$45.50</td>
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