Pocket Tracker

Where does all my money go?

The 10 Basic Rules of Money Management

1. Plan for the future
2. Set financial goals
3. Know your financial situation
4. Save 5% 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
10. Keep financial records

Budget Guidelines

Housing 38%
Food 15%
Auto 12%
Misc. 15%
Debt 5%
Insurance 5%
Savings 3%
Recreation 2%
Clothing 2%
Medical 5%

What are your financial goals?

1st year
2nd year
3rd year

ClearPoint

We help financially distressed families and individuals move from crisis to control by providing comprehensive budget, credit, housing and bankruptcy counseling. Our programs are designed to help people assess their financial situations, set clear goals and establish realistic, written action plans.

ClearPoint
CREDIT COUNSELING SOLUTIONS
50 Years of Service

For more information about ClearPoint or to schedule a counseling session
www.ClearPointCCS.org

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<table>
<thead>
<tr>
<th>Category</th>
<th>My Salary</th>
<th>Groceries, Dining Out</th>
<th>Auto: Gas, Maintenance</th>
<th>Medical</th>
<th>Children, Education</th>
<th>Clothing</th>
<th>Personal Items</th>
<th>Fun, Entertainment</th>
<th>Miscellaneous</th>
<th>TOTAL</th>
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**USING THE 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?