

## Summary

Add up your various expenses to determine your

**1.**

**TOTAL MONTHLY EXPENSES:**

Monthly Fixed Expenses \_\_\_\_\_  
 Monthly Variable Expenses \_\_\_\_\_  
 Monthly Periodic Expenses \_\_\_\_\_  
 Monthly Debt & Credit Expenses \_\_\_\_\_  
**TOTAL MONTHLY EXPENSES \$** \_\_\_\_\_

**2.**

To determine your monthly **BALANCE (+)** or **DEFICIT (-)**, subtract your **TOTAL MONTHLY EXPENSES** from your

**TOTAL MONTHLY INCOME:**  
 Total Monthly Income \$ \_\_\_\_\_  
 less your Total Monthly Expenses - \_\_\_\_\_  
**BALANCE (+)** \_\_\_\_\_  
**DEFICIT (-)** \_\_\_\_\_

**3.**

If you have a positive monthly balance, have fun! Set some new financial goals and start working them into our budget.

If you have a monthly cash shortage, you need to adjust your spending plan. Determine where you can realistically eliminate or cut back expenses. Then make adjustments in the "Monthly" column of your worksheet

**Don't Panic:**

If you are unable to balance your income with your expenses, call Consumer Credit Counseling Service for assistance. We have helped thousands of Central New Yorkers improve their financial fitness. Our non-profit Counseling service provides budget guidance to help you implement and stick to a spending plan. All appointments for financial Counseling are **free** and **confidential**.

**Call CCCS  
 Financial  
 Counseling:**

**It's Free. It's Confidential. It Works.**

**GOALS**

Even if you're short of cash now, it's still a good idea to think about your long and short term financial goals. They can help you determine what's really important to you, and make it easier to stick to your spending plan.

Short & Long Term Goals	Total Amount Needed	Number of Months Needed to Save for Goal	Monthly Savings Needed

**Main Office**

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**Branch Locations**

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 Binghamton, N.Y. 13901  
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In New York State Call Toll Free: (800) 479-6026  
[www.CreditHelpNY.org](http://www.CreditHelpNY.org)



NATIONAL FOUNDATION FOR  
**CREDIT COUNSELING**

*Knowing the difference can  
 make all the difference.*



# MANAGING YOUR FINANCES

*Create a Spending Plan  
 That Works for YOU!*



**CONSUMER CREDIT  
 COUNSELING SERVICE**  
 OF  
 CENTRAL NEW YORK,  
 THE CAPITAL REGION & HUDSON VALLEY,  
 THE CENTRAL SOUTHERN TIER,  
 THE MOHAWK VALLEY,  
 THE NORTH COUNTRY

