

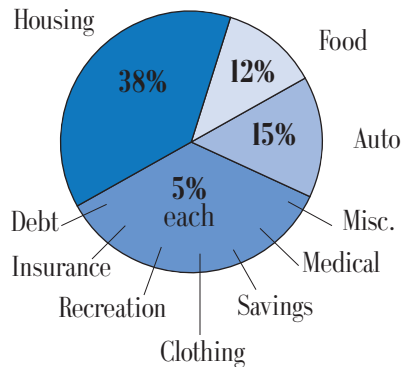
POCKET TRACKER

- 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?

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.
10. Keep financial records.

BUDGET GUIDELINES



What financial goals are you working toward?

1st year _____
2nd year _____
3rd year _____

Consumer Credit **CC**
Counseling Service **CS**

you owe it to yourself

- Free Budget Counseling
- Debt Management Plans
- Educational Seminars
- Housing Counseling

Telephone & Internet Counseling
Available 24/7

Call, click or come in.

800-251-CCCS

www.cccsatl.org

00-132 (6/01)

Pocket Tracker



Where does
all your
money go

