



Financial Goals



Your financial goals are specific things you want to do with your money within a certain time period. Short range goals are accomplished within one year, mid-range goals are accomplished within 2 to 5 years and long range goals generally take more than 5 years to achieve.

	Target Date	Total Needed	Current Savings	Additional Savings Needed	Pay Periods Until Target Date	Savings Needed Per Pay Period	Savings Needed Per Month
Short Range Goals							
Mid Range Goals							
Long Range Goals							



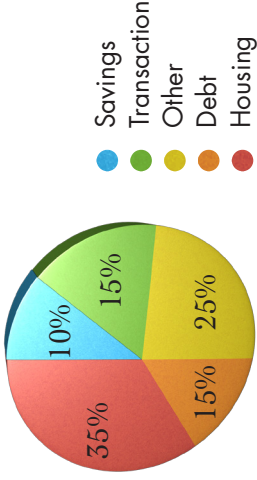
Fritter Finder



Ever wonder where all of your money goes? The Fritter Finder can help you track where you spend your money. At the end of the week, you'll have a clear idea of where those extra dollars could be hiding. In the future, you can use funds you currently fritter away to increase savings, pay off bills or buy something special. (The chart to the right represents a nationwide guideline for a balanced budget.)

Our goal is to provide you with the resources you need to take control of your finances. We can help you master your money.

Suggested Budget Guidelines



CUT HERE, FOLD AND CARRY WITH YOU.

Fritter Finder Instructions: For one week, carry the Fritter Finder in your wallet or purse and track where you spend your money. Write down everything you buy from the 25¢ newspaper to the \$1 bagel. The object is to track where every penny goes. At the end of the day add your totals at the bottom. Then at the end of the week add your daily totals to figure out your expenses for the week.

MONDAY			TUESDAY			WEDNESDAY			THURSDAY			FRIDAY			SATURDAY			SUNDAY			
ITEM	COST		ITEM	COST		ITEM	COST		ITEM	COST		ITEM	COST		ITEM	COST		ITEM	COST		
DAILY TOTAL:			DAILY TOTAL:			DAILY TOTAL:			DAILY TOTAL:			DAILY TOTAL:			DAILY TOTAL:			DAILY TOTAL:			
																		WEEKLY TOTAL:			



Source	Gross	Net
Job		
Spouse's Job		
Part-time job		
Rental/room & board received		
Commissions/bonuses		
Tax refunds		
Investment income		
Government benefits		
Unemployment insurance		
Child support/alimony		
Support from family/friends		
Other		
Total		



Since many expenses are variable, such as utilities and groceries, it is important to average these expenses. Other expenses are periodic (such as insurance or vehicle registration). Again, calculate the annual amount and divide by 12.

Category	Expense	Average Per Month	Goal Per Month
HOUSING	Rent/Mortgage		
	2nd Mortgage/Equity Line		
	Homeowner's/Renter's Insurance		
	Condo Fees/HOA Dues		
	Home Maintenance		
	Gas/Electric		
	Water/Sewer/Garbage		
	Telephone		
FOOD	Groceries/Household Items		
	At Work/School		
INSURANCE (Exclude payroll deducted amounts)	Health/Dental/Vision		
	Life/Disability		
MEDICAL CARE (Exclude payroll deducted amounts)	Doctor/Chiropractor		
	Optometrist/Lenses		
	Dentist/Orthodontist		
	Prescriptions		
	Car Payment #1		
TRANSPORTATION (Exclude payroll deducted amounts)	Car Payment #2		
	Auto Insurance		
	Registration		
	Gasoline/Oil		
	Maintenance/Repairs		
	Public Transportation/Tolls/Parking		
CHILD CARE (Exclude payroll deducted amounts)	Daycare		
	Child Support/Alimony		

Category	Expense	Average Per Month	Goal Per Month
SAVINGS	Emergency		
	Goals		
INCOME TAXES	Prior Year		
	Estimated Tax Payments (Self-Employed)		
PERSONAL	Beauty/Barber		
	Clothing/Jewelry		
	Cosmetics/Manicure		
ENTERTAINMENT	Cable/Satellite		
	Movies/Concerts/Theater		
	Books/Magazines		
	CD/Tapes/Videos/DVD		
	Dining Out		
	Sports/Hobbies		
	Vacation/Travel		
MISCELLANEOUS	Banking Fees		
	Laundry		
	Union Dues		
	Internet Service		
	Pet Care		
	Gifts for Holidays/Birthdays		
	Cell Phone/Pager		
	Postage		
	Cigarettes/Alcohol		
	Contributions to Church/Charity		
	Other		
	Other		
	Other		
	Other		
	Other		
TOTALS (include totals from page 1)			