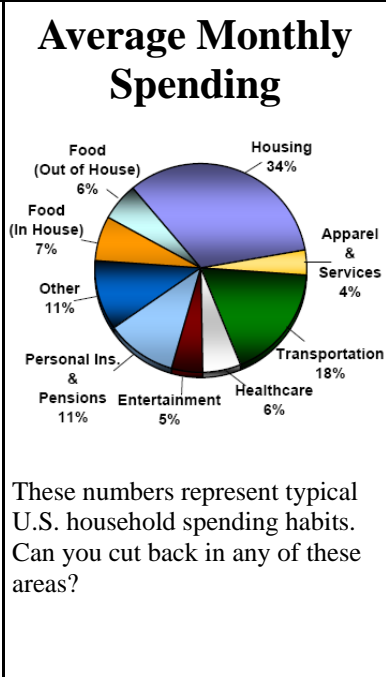


\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	Total \$ _____
								Start Date _____ End Date _____

		Other	Utilities	Personal Care	Medical	Auto/Gas/ Maint.	Groceries/Food	Track Your Spending
--	--	-------	-----------	---------------	---------	---------------------	----------------	---------------------

Budgeting
 Follow these 5 easy steps, and you will be on your way to good spending habits.

- 1.) Determine how much you spend in each category.
- 2.) Each day, record your spending in the appropriate box.
- 3.) At the end of the week, or pay period, total all of these amounts and record them in the spaces provided.
- 4.) Did you manage to spend less than you had intended?
- 5.) Are there any areas of your budget that you need to adjust?



Tips to Successfully Maintain Your Budget

Get Motivated! Use a concrete goal to influence your daily spending habits.

Make timely payments on all of your accounts.

Change due dates to make payments on your terms.

Determine what your wants are vs. what your needs are.

When charging something, ask yourself: "would I take out a loan for this?"

About Us

American Consumer Credit Counseling (ACCC) is a non-profit (501) (C) (3) organization, offering confidential credit counseling, debt management, and financial education to consumers nationwide. Founded in 1991, ACCC is a leader in the credit counseling industry with more than eighteen years of national credit counseling experience, and is a member of the Association of Independent Consumer Credit Counseling Agencies (AICCCA).

Revised: 2/2009

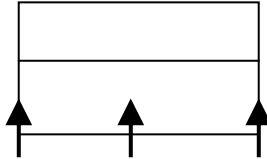
AMERICAN CONSUMER CREDIT COUNSELING
THE CREDIT COUNSELING PROFESSIONALS

Phone: 800-769-3571
 Fax: 617-244-1116
www.consumercredit.com

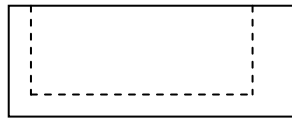
Budget in Your Pocket

Budget in Your Pocket Instructions

1.) Fold the page in half horizontally.



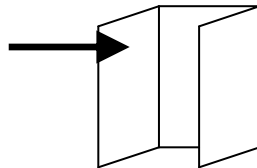
2.) Cut off excess paper around the printed area.



3.) Fold the sheet vertically 3 times vertically from right to left using the lines provided



4.) Fold the last page vertically from left to right.



Congratulations! You have successfully constructed ACCC's Budget in Your Pocket! Now follow the 5 steps on the Budgeting page and begin better spending habits today!