

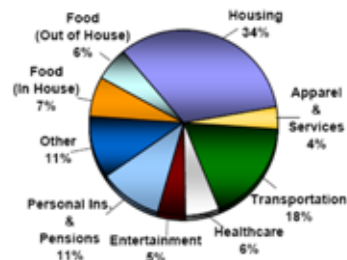
								Total: \$
								_____ End Date:
								_____ Start Date:
<i>Other</i>	<i>Other</i>	<i>Entertainment</i>	<i>Utilities</i>	<i>Personal Care</i>	<i>Medical</i>	<i>Automotive / Travel costs</i>	<i>Food/Groceries</i>	Track Your Spending

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?

Average Monthly Spending



These number represent typical American household spending habits. Can you cut back in any of these areas?

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 want are versus your needs.
- When paying via credit card, ask yourself, "Would I take out a loan for this?"

About Us

American Consumer Credit Counseling (ACCC) is a nonprofit 501(c)(3) organization, offering credit counseling, housing counseling, bankruptcy counseling, a debt management program, and educational resources to consumers nationwide. Founded in 1991, ACCC is a leader in the credit counseling industry, and is a member of the National Foundation for Credit Counseling® (NFCC®). ACCC is also in good standing with the Better Business Bureau.

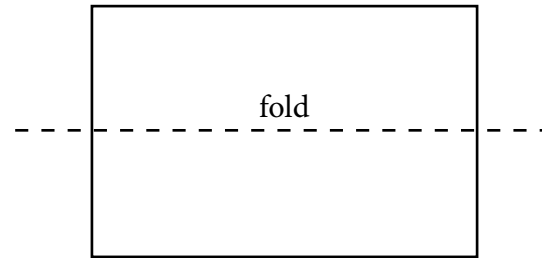
Budget In Your Pocket



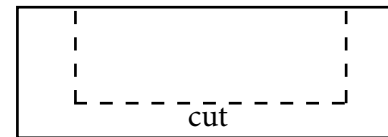
800-769-3571
ConsumerCredit.com

Budget In Your Pocket Instructions

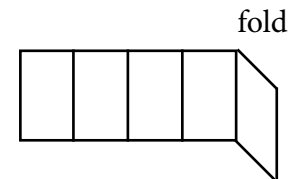
- 1.** Fold the page in half horizontally.



- 2.** Cut off the excess paper around the image.



- 3.** Fold the sheet along the lines that separate each of the 5 sections so the ACCC logo is visible on the front.



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!