



Financial Goals	Aug.	Sept.	Oct.	Nov.	Dec.	Jan.	Feb.
<i>I'm improving my Credit Score</i>							
<i>I'm increasing my Savings...</i>							
<i>I'm reducing my high-Interest Debt...</i>							
Creditor 1							
Creditor 2							
Creditor 3							
Total Balance of All Other Loans							
<u>Income</u>							
Monthly Gross Income (+)							
Other Income (Child Support, Alimonies, etc.)							
Taxes, Health, Deductions (-)							
Retirement Savings, Life Insurance etc. (-)							
Total "Take-Home" Pay:							
<u>Expenses</u>							
Mortgage/Rent							
Homeowner's/Rental Insurance							
Car Payment							
Car Insurance							
Life Insurance							
Credit Card Payment							
Credit Card Payment							
Credit Card Payment							
Other Loan Payments							
Utilities (Power, Water, Sewer, Trash, etc.)							
Phone							
TV/ Internet							
Groceries							
Gasoline							
Child Care							
Child Support							
Education/Tuition/Student Loans							
Medical Expenses/Prescriptions							
Dues (Gym, club, etc.)							
Charitable Donations							
Retirement Contributions							
Clothing Allowance							
Entertainment							
Meals Out							
Other							
Total Expenses:							
Overage or Shortage ("Take-Home" Pay – Total Expenses)							



Guidelines for Monthly Calculations

Step 1 – Credit Score

- Visit Savvy Money in the All In Credit Union App to access your monthly credit score and record it in the "Credit Score" box.

Step 2 – Increasing Savings

- Place the balance of your savings account in the "Increase My Savings" box. You will be able to monitor your progress as you watch your savings grow.

Step 3 – Reducing High- Interest Debt

- List the balance for the top three sources of debt you want to reduce. This can include Mortgage Loans, Auto Loans or your top three credit cards. If you are staying on track and not adding to this debt you should see your balances decrease each month

Step 4 – Calculating Loans

- After listing the top 3 high-interest debts above, calculate the total for all remaining loan balances (such as home, auto, Home Equity) and record it in the "Total Balance of All Other Loans" box. Since the majority of these loans are fixed loans, the total balance should decrease each month.

Step 5 – Calculating Income

- List all income and deductions in the appropriate box. The form will calculate your net income.

Step 6 – Calculating Expenses

- List each expense you incur monthly in the appropriate box. The form will calculate your total monthly expenses.

Step 7 – Calculating your Surplus or Shortfall

- Total "Take-Home Pay" – Total Expenses.
- If the number is positive, you have a surplus!
- If the number is negative, you have a shortfall.

Step 8 – Evaluating your Financial Situation

Whether you had a surplus or a shortfall, there are always expenses you can do without.

If you have a "surplus" ...

1. What 2 things can you do without? _____ & _____.
2. What 2 expenses can you reduce? _____ & _____.
3. Make these changes and recalculate your surplus.
4. Consult your financial advisor and visit www.allincu.com for more resources.

If you have a "shortfall" ...

1. What 2 things can you do without? _____ & _____.
2. What 4 expenses can you reduce? _____, _____, _____, _____.
3. Make these changes and recalculate your shortfall.

Once you've completed the All In 2 Finances Challenge, share your results with All In staff by submitting your form at any branch location or emailing Marketing@allincu.com. Each completed form will be entered to win cash and prizes to be awarded at the completion of the program.

Name: _____

Account Number: _____