

## Where Did My Money Go?

\_\_\_\_\_ % of workers said they have less than \$10,000 in savings.

\_\_\_\_\_ % of workers said they have less than \$1,000 in savings.

\*2010 Survey by The Employee Benefit Research Institute

### 4 Steps to Greater Control Over Your Savings

1. \_\_\_\_\_

2. \_\_\_\_\_

3. \_\_\_\_\_

4. \_\_\_\_\_



KNOW:

On a monthly basis, what does your household spend?

Fixed Expenses: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Variable Expenses: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Are there any **unnecessary** fees that could be cut from your budget? What are some of them? \_\_\_\_\_

List YOUR desired savings buckets:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

How much would you need per month in cash for **impulse purchases**? \_\_\_\_\_

Resources to help you TRACK your spending:

[www.mint.com](http://www.mint.com)

[www.yodlee.com](http://www.yodlee.com)

Credit Union Online Banking: \_\_\_\_\_

Plugging the holes to increase your savings:

1. Improve your credit score
2. \_\_\_\_\_
3. Sell “stuff” to pay down debt
4. \_\_\_\_\_

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