#### **FINANCIAL SERVICES**

Comprehensive Financial Counseling

**Financial Education** 

**Debt Repayment Program** 

**Housing Counseling** 

Bankruptcy Counseling/ Education

#### **Contact Us**

800.355.2227 apprisen.com

### HOW MUCH SHOULD YOU SPEND PER MONTH?

Category	% of take-home pay
Clothing	7%
Food	12%
Housing	30%
nsurance	5%
Mad Money	2%
Medical	5%
Recreation	4%
Savings	8%
School/Childcare	e3%
Transportation	17%
Utilities	7%

## SIMPLE STEPS TO SAVE MONEY



Set specific financial goals, then decide how much you need to save each week to get there.



Start a savings account and have a portion of your paycheck directly deposited.



If you pay off a loan, continue making the payments to yourself into a savings account.



Save your change and any gifts of cash.



Pay your bills on time to avoid late payment fees.



Use store coupons and store frequent buyer cards.

## FRITTER FINDER



# FRITTER FINDER

where those extra dollars could be hiding. money. At the end of the week you'll have a clear idea of just carry our Fritter Finder with you and track where you spend your Do you ever wonder where all your money goes? For one week,

increase savings, pay off bills or buy something special. In the future, you can use funds you currently fritter away to

TOTAL •											Example: Lunch at work	ITEM
											\$5.87	COST