

Make Your Finances Count



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Why Money Management?

4 Scenarios



More than
you need



Just right



Not
enough



Really
not enough

Special Considerations for Persons with Disabilities



My budget says I have extra money!



- When I work on my budget, it seems like I should have extra money, but I don't.
- Where is my money going?
- How much money do you lose track of every month?



I need to find money



- Spending Leaks
- Needs vs. Wants
- Stepdown budgeting

More Ways to find Money



- Bill Scrubbing
- Tracking all of your spending
- Taking care of credit score
- Make more money

Ways to Make Money



Creating a Working Budget



- Choose a format
 - Paper and pencil
 - Computer spreadsheet
 - Software
 - Technology

Paper & Pencil



- Take 15 minutes to estimate expenses in each category
- Google “budget template” to find hundreds – pick one you like
- Use ERI budget handout

Computer Spreadsheet

| | A | B | C |
|---|---|---|---|
| 1 | | | |
| 2 | | | |
| 3 | | | |
| 4 | | | |
| 5 | | | |
| 6 | | | |
| 7 | | | |
| 8 | | | |

- Many can also be found online
- Use the ERI budget template
 - Calculates for you

Software



- Quickbooks
- Research before you buy
- Usually not necessary for the average budgeter

Technology



- YouNeedABudget.com
- FeedthePig.org
- Budgetsimple.com
- Mint.com

Savings Goals: What to do with that extra “found” money?



- Emergency Fund
- Matched savings at work
- Acorns
- ABLE

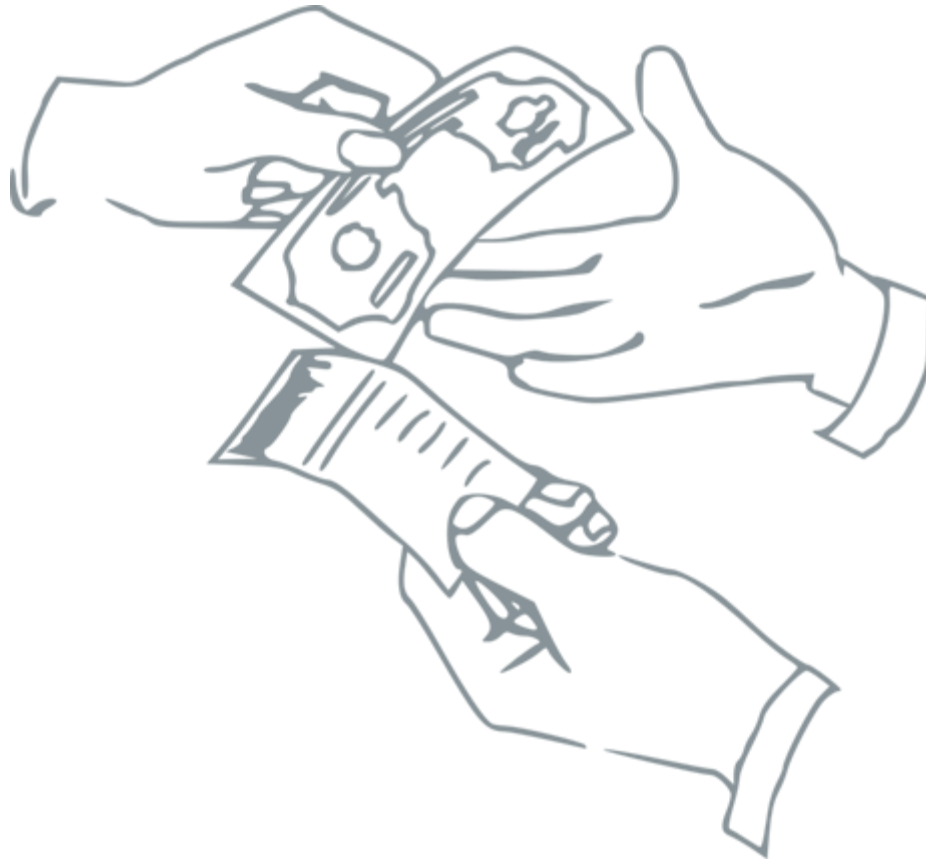
How to Avoid Debt

the opposite of saving



- Budget Board of Directors
 - Car Repair
 - Home Repair
 - Personal Banker
 - Financial Advisor
 - Tax preparer

Spending Hacks



Saving Hacks



Thank You

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