

BREAKDOWN OF SAVINGS

As you save for certain items like furniture, car replacement, home maintenance, or clothes, your savings balance will grow. This sheet is designed to remind you that all of that money is committed to something, not just a Hawaiian vacation on impulse because you are now "rich." Keep up with your breakdown of savings monthly for one quarter at a time.

<u>ITEM</u>	<i>BALANCE BY</i> <i>MONTH:</i>		
	_____	_____	_____
<i>Emergency Fund (1)</i>	_____	_____	_____
<i>Emergency Fund</i>	_____	_____	_____
<i>College Fund</i>	_____	_____	_____
<i>Real Estate Taxes</i>	_____	_____	_____
<i>Homeowners Insurance</i>	_____	_____	_____
<i>Repairs or Mn. Fee</i>	_____	_____	_____
<i>Replace Furniture</i>	_____	_____	_____
<i>Car Insurance</i>	_____	_____	_____
<i>Car Replacement</i>	_____	_____	_____
<i>Disability Insurance</i>	_____	_____	_____
<i>Health Insurance</i>	_____	_____	_____
<i>Doctor</i>	_____	_____	_____
<i>Dentist</i>	_____	_____	_____
<i>Optometrist</i>	_____	_____	_____
<i>Life Insurance</i>	_____	_____	_____
<i>School Tuition</i>	_____	_____	_____
<i>School Supplies</i>	_____	_____	_____
<i>Gifts (inc. Christmas)</i>	_____	_____	_____
<i>Vacation</i>	_____	_____	_____
<i>Other</i> _____	_____	_____	_____
<i>Other</i> _____	_____	_____	_____
<i>Total</i>	_____	_____	_____

(1) Emergency Fund should get ALL the savings until 3-6 months of expenses have been saved.