



## Budgeting Do's

- Establish short and long term goals
- Include your spouse/partner in planning
- Track your spending
- Establish your priorities
- Save regularly
- Assess your needs and wants
- Establish a bill paying system
- Balance your checking account
- Review your budget regularly
- Seek help if you need it



## Budgeting Don'ts

- Budget with overtime or bonus income
- Forget to include periodic bills
- Neglect your savings
- Forget to allow some flexibility
- Pay bills late
- Take on debt you can't afford
- Avoid talking to your creditors
- Give up



## Create S.M.A.R.T. Financial Goals

- Specific  
State your goal in detail
- Measurable  
What does success look like
- Agreement  
Is the goal worth working toward
- Realistic  
Is the goal attainable
- Time Specific  
The day, month or year to complete



## Financial Goals

Take time to determine your financial goals and list them below. Include both your short and long term goals.

Short Term — 2 years or less  
Long Term — 5 years or more

### Short Term Goals:

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### Long Term Goals:

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To schedule a free counseling appointment with one of our certified credit counselors, please call 800-327-6778. Appointments are available in person at one of our 16 locations throughout NH and VT. Telephone and internet counseling are also available.

#### New Hampshire Offices:

Concord	Dover	Exeter
Keene	Laconia	Lebanon
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[www.TakeChargeOfYourMoney.org](http://www.TakeChargeOfYourMoney.org)

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# BUDGETING BASICS



The most valuable financial tool you can have is a budget. A budget allows you to create a plan for your spending based on the goals and priorities that are important to you.

To create your budget you will need to have the following information:

- Household Income
- Fixed Expenses  
Rent/mtg., medication
- Flexible Priority Expenses  
Food, gas, utilities
- Other Flexible Expenses  
Eating out, clothing
- Periodic Expenses  
Auto Registration
- Savings  
Short and long term
- Credit Obligations

