

Monthly Income:

\$ _____

Calculate
Discretionary
Funds:

*The amount of money
left over to spend on
"wants"*

\$ _____

(Monthly Income)

-

\$ _____

(Necessary Expenses)

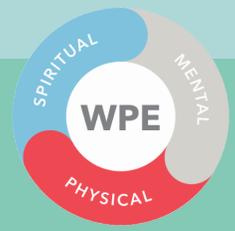
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\$ _____

(Discretionary Funds)

REFLECTION QUESTIONS:

- 1) What did you realize while doing this activity? Did anything surprise you?
- 2) What are your financial goals? Does your current budget align with those goals?
- 3) Do you think that this budget is realistic? Do you feel that something needs to change moving forward
- 4) What are your financial strengths? What are you doing well and will continue to do?



Hello!

CONFLICT OF INTEREST?

Current Balance:	Interest:
Total Amount Owed:	Difference Paid (Additional Cost):

DISCUSSION: Was there anything new you learned? How will this affect how you think of interest and outstanding balances?