

Total Net Monthly Income =

Check... compare your results to the guidelines for recommended income allocations:

II ÷ Net Monthly Income =

A ÷ Net Monthly Income =

I ÷ Net Monthly Income =

Guidelines...

Recommended income allocations:

Expenses 70%

Savings 10%

Debt 0 to 20%

Important factors when tracking charges....

- 1 Using only the last four numbers of your account number lets you identify which account is being tracked without exposing your full account number.
- 2 Statement period date helps to identify charges that will appear on the current statement. Any charges occurring after that period will appear on the following month's statement.
- 3 Billing date is the date the invoice is generated.
- 4 The account is typically due around the same date each month. Knowing the approximate due date helps you set aside sufficient funds to pay the balance in full.
- 5 The total due column keeps track of the total charges accumulated during the statement period date.

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Prepared by
Carolyn L. Bird, Ph.D., RFG, AFC
4-H Youth Development and Family and
Consumer Sciences
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