



Credit Education Bureau
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MONEY WORKSHEETS

Instructions

Below is a list of the individual worksheets included in this package with a brief description of how each one is to be used.

Document Locator

It's a good idea to have a written record of where you are keeping important documents. This worksheet has some documents already listed, and you probably want to add some others that are important to you. Making a note of the location of these documents will ensure that you can find them whenever they are needed.

Savings

This worksheet will help you keep track of money you put into savings vehicles. Update the "Current Balance" columns quarterly to track your progress.

Investments

Keeping track of what investments you have made, and how they are performing, will be easier by recording them on this worksheet. Update the "Current Balance" columns quarterly.

Future Goals

Everyone has long-term goals, but if they are not written down, they can easily get lost among day-to-day financial matters. This worksheet will keep you focused on your savings for college tuition, home renovations, or retirement by giving you a quick overview of how well you are doing. Once you have defined your future goals and decided the monthly contribution needed to reach them, consider this as a regular fixed expense in your budget. By keeping to your plan, you will have the financial ability to reach your goals.

Insurance

What are your premiums and when are they due? When do your policies expire? What is your medical coverage? With the variety of insurance coverage that can apply to any household, keeping track of who and what is covered can be difficult. Keeping this worksheet up to date will ensure that a policy hasn't slipped through the cracks.

Loans

Staying on top of loan obligations is essential to maintain a good credit history. A periodic review of this worksheet will keep you informed on how much you owe and when you will have paid off each debt. It will also serve as a quick reference for lender contact information.

(Continued on page 2)

The *Money Worksheets* package contains 11 worksheets, and an 8-step plan, designed to help you organize the various elements of your personal finances. The worksheets are designed so they can be used and modified to develop a system tailored to your own specific needs. The important thing is that, by using the worksheets, you are taking the first step toward getting financially organized.

The CEB has developed the *Money Worksheets* for the most common personal financial needs facing most people today. Of course, everyone's financial situation and organization needs are different. For this reason, every worksheet has a blank space for you to use in adding information that is important to you.

Feel free to duplicate any of the worksheets for use in the future.



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INSTRUCTIONS (cont.)

Credit Cards

Another form of loan obligation is your credit cards, so use this worksheet to keep track of your cards and when your payments are due. Important information on each issuer should be kept current for easy reference in an emergency.

Medical/Dental

Given the high cost of medical care, and the various procedures for reimbursement by insurers, it is important to keep an account of your expenses. This worksheet will help you track the expense for each doctor visit and, if payment was required at the time of the visit, whether or not you have received reimbursement from your insurer. If you notice that you have not been reimbursed within a reasonable amount of time, you should contact your insurer for payment.

Prescriptions

As with the Medical/Dental worksheet, use this worksheet to track your expenses and reimbursements for prescriptions.

Payment Planner

Most people can predict the bills they will have to pay each month and, at the same time, the income they will have with which to pay them. However, payment due dates don't always correspond with paycheck dates. This worksheet helps you develop a bill payment schedule based on: 1) when the bill is due; 2) when the income is available to pay it. Don't forget to include your payment to your savings for your future goals. Keeping this worksheet up-to-date monthly will help you stick to your plan.

Financial Status Summary

To keep track of how much money you have and how much money you owe, periodically total your savings, investments, loan and credit balances and enter them in the appropriate spaces on this sheet.

We hope that these worksheets, along with the 8-step plan to getting financially organized, will be helpful. Once you have set up a system that works for you, keep it updated and make money management a matter of habit.



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8 - STEP ORGANIZATION PLAN

- 1. Make a list.** Before you can get organized, you need to know what you have to organize. Make a list of any and all important financial and legal documents, and gather them together in one place. Include paycheck stubs, credit card statements, bills that you pay on a regular basis, and receipts for major purchases. Since everyone faces a different set of financial circumstances, you need to decide what documents and records are important to you.
- 2. Set up a Record of Documents.** Separate financial papers and other documents you need to keep from bills and papers you will need to reference regularly. Examples of papers that need to be kept for the record are insurance policies, property deeds, and tax returns. Decide which of these documents you might like to keep on file at home and which might be better in a safe deposit box at your bank. In some cases, you may want to have a back-up copy in case the original gets lost. Once you have decided, make one list of all the documents and indicate where they are being kept.
- 3. Set up a system for monitoring savings and investments.** Next, develop your own portfolio of savings and investment instruments. Information on savings accounts, CDs, mutual funds, stocks, bonds – or any other account – should be kept in clearly labeled files for easy reference. You may organize this by account, or by savings goal, for example “College Education”, or “Retirement.”
- 4. Set up a system for paying and filing bills.** Most of the remaining paperwork will be about bills. When a new bill arrives, put it in a place where bills are being collected for payment. Once you have paid your bills, put the copy in a file where you can reference it in the future if needed. One approach to organizing and tracking bills is to set up a 12-month file system in which copies of bills are automatically filed once paid.
- 5. Set up a payment planner.** Make a list of bills that need to be paid each month, arranging them in the order in which they are due. Make a note of which paycheck, or other income source, will be used to cover each bill. For example, the mortgage may be paid out of the first paycheck of the month, leaving the car payment to come out of the second check. Keep a monthly checklist of when bills are paid to know if you are on track.
- 7. Set aside time to do your homework.** Pick a regular time and place each month to pay bills and review your accounts. You might only need to do this once a month, or, if your finances are more complicated, perhaps as often as once a week. Whatever it takes, making it routine will make it less of an ordeal and ensure that you stay organized.
- 8. Stick to it!** The best money management plan in the world won't help anyone if it isn't adhered to. The best piece of advice to make your plan work is to stay the course!



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DOCUMENT LOCATOR

The *Document Locator* provides you with a list of documents and paperwork that may be important to you. Write the names of the documents for each category and note where they are located so as not to lose them.

Document	Location
Property Deeds/Surveys	
Car Titles/Lease Agreements	
Loan Agreements	
Insurance Policies	
Appraisals	
Birth Certificates	
Death Certificates	
Cemetery Deeds	
Will	
Immunization Records	
Passports	
Social Security Cards	
Marriage License	
Divorce Decree	
Tax Returns	



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SAVINGS

Fill in one horizontal box for each savings vehicle you have. There are 4 lines under “Current Balance” so that you can update your savings information throughout the year. Use the “Notes” column for information, such as when an account is liquidated.

Type of Account	Bank/Financial Institution, Phone #, Account #	Current Balance		Notes
		Amount	Date	
Savings Account #1				
Savings Account #2				
CD #1				
CD #2				
Money Market Account #1				
Money Market Account #2				



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INVESTMENTS

Fill in one horizontal box for each savings vehicle you have. There are 4 lines under “Current Value” so that you can update your investment information throughout the year. Use the “Notes” column to indicate the number of shares, or when an investment is liquidated.

Type of Account	Issuer Information (Company/Bank/Broker) Phone #, Account #	Current Value		Notes
		Amount	Date	
Mutual Fund #1				
Mutual Fund #2				
Stocks #1				
Stocks #2				
Bonds #1				
Bonds #2				



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FUTURE GOALS

The *Future Goals* worksheet helps you figure out what may be important to you and what you will need to do to reach those goals. Fill in a line for each savings vehicle you are using to reach these goals. Periodically, total your “Current Savings” to see how you are doing.

Future Goal	Savings Goal		Savings Vehicle	Current Savings		Monthly Contribution
	Amount	Date Needed		Amount	As of	
Retirement						
College						
New Home						
Home Renovation						
Vacation						
Car						



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INSURANCE

The *Insurance* worksheet helps you organize your important policies. By filling in your information regarding payment amounts and estimated due dates, you will be able to make sure you're always covered. There are two lines for each type of policy as you may have more than one policy in some categories.

Type of Insurance	Insured	Ins. Co./ Broker Phone #, Policy #	Expiration Date	Annual Cost	Payments Due	
					Amount	Dates
Auto	1.					
	2.					
Life	1.					
	2.					
Medical	1.					
	2.					
Home Owner's/ Renter's	1.					
	2.					
Dental	1.					
	2.					
Disability	1.					
	2.					



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LOANS

Fill in a line for each loan you have. There are two lines for each type of loan as you may have more than one loan in some categories.

Type of Loan	Amount	Lender, Phone #, Account #	Term	Monthly Payment	Pay-Off Date
Mortgage	1.				
	2.				
Auto	1.				
	2.				
Student	1.				
	2.				
Personal	1.				
	2.				
Home Equity					



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CREDIT CARDS

The *Credit Cards* worksheet will help you maintain good credit through timely payments. Fill in a line for each card you have. The payment due date will vary slightly from month to month, so use an estimate. Two credit cards should be sufficient to meet your credit spending needs. If you have more than this, think about which cards are most important to you and then eliminate the others after paying off any balances.

Type of Card	Card Issuer	Customer Service Phone #	Expiration Date	Account #	APR	Payment/ Due Date
Visa						
MasterCard						
Amex						
Discover						
Department Stores						
Gas/Other						



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FINANCIAL STATUS SUMMARY

Gather information from your completed worksheets and monthly credit statements to fill in the appropriate dollar amounts below. Use the blank column head to add in other finances that you would like to track regularly. This will give you a monthly summary of two important pieces of financial information: the amount of money you have, and the amount of money you owe.

Month	Total Savings	Total Investments	Total Loan balances	Total Credit Card Balances	