



"Get a Grip on Your Money"

Resources:

- [Developing a Spending Plan](#)**
A spending plan helps reduce the need for consumer credit, save for things wanted and live within income. This MontGuide with worksheets will help you balance your income and expenses so that money is available for the things your family needs most.
 - [Record of Planned Spending Year Worksheet \(Excel\) \(PDF\)](#)
 - [Record of Actual Yearly Expenses Worksheet \(Excel\) \(PDF\)](#)
- [Schedule of Non-Monthly Living Expenses](#)**
Your monthly budget may seem lower than it really is if you forget to include annual or periodical expenses such as insurance, property taxes, or holiday gifts. This MontGuide includes instructions and a worksheet for establishing the true cost of your family's non-monthly living expenses.
 - [Schedule of Non-monthly Living Expenses Worksheet \(Excel\) \(PDF\)](#)
- [Using a Check Register to Track Your Expenses](#)** Explains how to transform your own check register into a handy budgeting tool.
 - [Order Form](#)
- [Track'n Your Savings Goals](#)**
It takes a lot of effort to decide on a savings plan and stick with it. This MontGuide shows you how to use an innovative technique to track progress towards achieving your family and personal savings goals.
 - [Order Form](#)
- [Helping Friends Cope With Financial Crisis](#)**
Understanding how to reach out to a friend experiencing a financial crisis can help you assist them during their time of need. Knowing what resources are available can prepare you to help your friend and being aware of signs of depression can alert you to a friend's need for professional help.
- [Credit Card Tracker](#)**
The credit card tracker can be used to Record of Credit Card/Debit Card to track your expenses. This will provide a "running total" of credit/debit expenses and enable you to become aware of the amount to expect on your monthly credit card bill or the amount spend using your debit card.
 - [Order Form](#)
- [Credit Card Smarts Slide Calculator](#)**
This slide calculator is a tool to show the true cost of paying just the minimum payment on credit cards and the value of boosting each payment.
 - [Order Form](#)
- [Using a Homestead Declaration to Protect Your Home from Creditors](#)**
By signing a legal document known as a homestead declaration, you can protect up to \$250,000 in value of your home against creditors' claims. Includes sample forms.
- [Family Financial Management Publications Brochure:](#)**

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