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INSTRUCTIONS:

STEP 1. Add up your fixed expenses and subtract them from your total monthly income. This will leave you a balance.

STEP 2. Add up your flexible expenses and subtract them from the balance from STEP 1. This will give you the total amount of money that you will have left over after bills each month. If your bills exceed your income or if see that there isn't enough money to set aside for your needs, proceed to STEP 3.

STEP 3. Go down your list of flexible expenses and rank them in order of importance to you (31 being most important and #3 being least important). Look through your list of flexible expenses and reduce as many of the #3 items as possible. If you're still over your monthly income, reduce as many #2 items as you can. Continue with this procedure until your "flexible expenses total" equals or is less than your balance from STEP 1. Keep your #1 items as generous as you can since these are the items that are most important to maintaining your household.

PHONE BILL

- ❖ Apply for the phone company's reduced phone rate for low-income customers
- ❖ Write letters instead of making long distance phone calls
- ❖ Set a monthly phone budget and do your best to live within its limits

PG&E BILL

- ❖ **WEATHERIZE YOUR HOME**
- ❖ Practice energy conservation. Set a monthly energy conservation goal with the added bonus of reducing your energy costs.
- ❖ Follow the tips in the enclosed "Guide for Home Energy Savings."

OTHER IDEAS

- ❖ Use your credit cards only when absolutely necessary. Make sure to set aside the money for the purchase as soon as you can. Pay the bill off as soon as you can to avoid high finance charges and a large monthly bill.
- ❖ Consult the library for more information on money management techniques.

Please Share This Cash Management Worksheet and Energy pamphlet with your family and friends

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