

SUCCESS

means saving for the big things down the road.

PERSONAL SAVINGS FUND WORKSHEET

Step 1: Monthly Income

Income sources	Amount
Wages (take home)	
Child Support	
Social Security	
Unemployment Insurance	
Pension/Retirement	
Interest/Dividends	
Other	
Total monthly income	

Step 2: Monthly Expenses

Expenses	Amount
Housing: mortgage/rent, homeowner's insurance, property tax	
Utilities: water, gas, electric, sewage, phone, cell phone, Internet, cable	
Grocery: food, beverages, personal care, paper products, laundry/cleaning supplies	
Health Care: insurance, doctor visits/co-pays, medicine, pet "health care and insurance"	
Transportation: car payments, auto insurance, auto upkeep (gas, oil, maintenance), parking, public transit	
Entertainment/Travel	
Other Expenses: credit cards, loans, day care, tuition	
Total monthly expenses	

Step 3: Evaluate

Now that you have determined your monthly income and expenses, it's time to develop a savings plan. First calculate your emergency fund goal. Next, determine what your actual take home income is. Once those two numbers have been established, set your overall savings goal and choose the amount you're comfortable saving monthly in order to reach it. A First Financial banker can help you evaluate and offer tools and services to help you reach your goal faster.

Measurement	Amount
Total income – total expenses = Actual take home income	
Total monthly expenses x 3 = Total emergency fund goal	
Overall savings goal	
Monthly savings target	

And still being

PREPARED

for the little things around the corner.

FIRST

first financial bank

Another step on the path to success

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