

## Q&A Worksheet

**So now you know. Where do you go next?**

1. Estimate your total monthly fixed expenses (rent, utilities, food, insurance, car payment, etc.) and compare this to your household's total monthly income. Is there a shortfall or surplus?

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2. If there's a surplus, where does the excess go? Review your expenditures for the last three months. Which repetitive expenses (for example, dining out, magazines, or non-essential clothing) might you eliminate to free up money for saving?

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3. What else might you do differently (both short term and long term) to make more money available for saving?

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4. If you have credit card debt, what options might you explore to reduce or consolidate it? What is your target date for eliminating your consumer debt?

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5. What are your lifetime financial goals? List them and estimate about how much you will need to save to fund them. Compare your estimates to your current savings.

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Name \_\_\_\_\_

Date \_\_\_\_\_

