

# *Counting Your Money Calendar*

Sample Pages





# Counting Your Money Calendar

# What is Ohio State University Extension?

Ohio State University Extension is an outreach arm of The Ohio State University. It is designed to share the results of research with Ohio citizens to help improve the quality of their lives and the environment in which they live. Ohio State University Extension is jointly funded by federal, state, and county governments and private grants. Programs emphasize “empowerment through education.”

Extension education programs are offered in four areas: Family and Consumer Sciences, 4-H Youth Development, Community Development, and Agriculture and Natural Resources. Family and Consumer Sciences programs focus on the following areas:

- Healthy Finances: *Family economic well-being*
- Healthy People: *Diet, nutrition, and health*
- Healthy Relationships: *Family development*



## OSU Extension in Your County

There are Extension Educators serving all Ohio counties. Look for “Ohio State University Extension” under county government listings in your telephone directory, or search [extension.osu.edu](http://extension.osu.edu) on the Internet.

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## How to Use This “Counting Your Money” Calendar

First, read through all of the pages. Notice the guides that are in the first half of the calendar. After reading through all of the pages, you are ready to begin using the guides.

Start with this page. You do not need to complete all of the guides at one time. Try to do all of the guides within a week, if possible. But, you may need to keep spending records for a few weeks before you can complete the “Spending Plan” (Guide Four, page 10). Completing all of the guides will help you control where your money goes.

Working on the guides together with your family is a good idea. As a family you can discuss your basic and other needs and wants then decide how to best spend your money. For additional help, contact your local OSU Extension office.

—Good Luck!



Guide One

# Money Questions

Controlling where your money goes may seem like a hard thing to do. It can be easier than you think. First, answer the following questions.

**Yes No**

- Is your money gone before the next check comes?
- Do you often wonder where your money was spent?
- Do you run out of food or gas for your car before the next check comes?
- Do you receive bill collection notices?
- Do you dream about buying something, but think you can never afford it?
- Do you borrow money or food from family, friends, or agencies to make ends meet each month?
- Are some of your bills paid late each month?

If you answered “**YES**” to just one of these questions this calendar can help you:

1. Find out how much money you **have** to spend each month.
2. Keep spending records to find out how much money you **are spending** each month (where your money actually goes each month).
3. Make a plan so **you control** where your money goes. Remember, if you don't control your money, your money will control you!





## Receipt File

1. File receipts by category AFTER recording expenses
2. At end of tax year, transfer receipts required for tax records and insurance proof of purchase to Long-Term File (for example: medical payments, statement of mortgage payments, furniture purchase receipts, etc.)



## Ask Your Local Ohio State University Extension Office About Additional Materials On Budgeting:

Additional Online Resources:

[mint.com](http://mint.com)—manage your budget on the go and track your spending automatically

[investopedia.com/university/budgeting/basics1.asp](http://investopedia.com/university/budgeting/basics1.asp)—what is a budgeting?

[consumer.gov](http://consumer.gov)—what to know and do

[practicalmoneyskills.com/learn/budgeting](http://practicalmoneyskills.com/learn/budgeting)—practical money skills

[spendster.org](http://spendster.org)—see how much money is wasted on small purchases

[consumerfinance.gov/money-as-you-grow/young-adulthood](http://consumerfinance.gov/money-as-you-grow/young-adulthood)—conversation starters and activities to teach youth of all ages about money

[powerpay.org](http://powerpay.org)—create a plan for repaying debt faster and incurring less interest

[info.cashcourse.org](http://info.cashcourse.org)—enroll in this personal finances course for free

Search budgeting 101.

## Ohioline Fact Sheets

Preparing a Net Worth Statement, [ohioline.osu.edu/factsheet/hyg-5245](http://ohioline.osu.edu/factsheet/hyg-5245)

Basic Estate Planning: Introduction, [ohioline.osu.edu/factsheet/ep-1](http://ohioline.osu.edu/factsheet/ep-1)

Getting to Know You, Your Co-spender, and Money,  
[ohioline.osu.edu/factsheet/HYG-5241](http://ohioline.osu.edu/factsheet/HYG-5241)

Don't Clash Over Cash, [ohioline.osu.edu/factsheet/HYG-5208](http://ohioline.osu.edu/factsheet/HYG-5208)

Basic Estate Planning: Miscellaneous Issues,  
[ohioline.osu.edu/factsheet/EP-12](http://ohioline.osu.edu/factsheet/EP-12)

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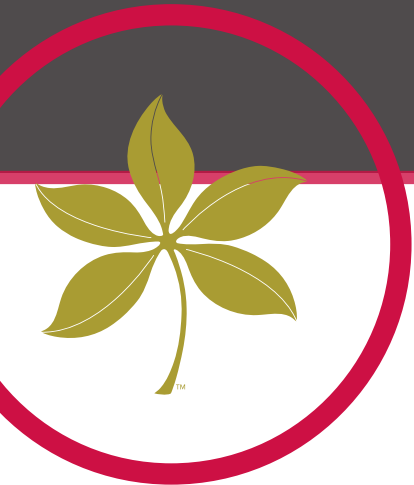
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