



## **Agenda**

November 19, 2020 4:00-5:00 PM

### **How to Keep More Money In Your Pocket!**

How to Get Where You Want to Go Financially

Where Do You Want to Go?

- Short Term Goals
- Long Term Goals

How to Get Clayton and Katrina Where They Want to Go in Normal Times—A group advising experience

- Decreasing Spending
- Increasing Income

Where are You Today - Creating a Spending Diary

Responding to a Sudden Decrease in Income

- Katrina loses her job—group work
- Change in Goals
- Income sources
- Spending advice

Augmented Bank Statement

Date & Description	Payment	Deposits	Balance	Food	Clothing	Housing	Utilities	Transport.	Medical	Recreation	Cash	Mis.
10/1 Clayton's paycheck		1,375.62	1,375.62									
10/2 American Properties-Oct. rent	475.00		900.62			475.00						
10/2 Wal-Mart-Krystal's shirt	9.21		891.41		9.21							
10/3 Metro Utilities-water	32.14		859.27				32.14					
10/4 Quick Lube-Clayton's car	24.29		834.98					24.29				
10/4 Cash	160.00		674.98								160.00	
10/4 Safeway-groceries	107.49		567.49	107.49								
10/8 Ace Auto-Clayton's car speed parts	9.95		557.54							9.95		
10/8 Crewe Speed Shop-Clayton's car	201.90		355.64							201.90		
Deposit-insurance reimb.		29.78	385.42									
10/13 Safeway-groceries	62.36		323.06	62.36								
10/16 Cash-ATM	40.00		283.06								40.00	
10/16 Katrina's Paycheck		985.92	1,268.98									
10/17 Pep Boys-speed parts	49.56		1,219.42							49.56		
Corners Exxon-Clayton's brakes	66.38		1,153.04					66.38				
10/17 Food Lion	26.22		1,126.82	26.22								
10/19 Cash-ATM	60.00		1,066.82								60.00	
10/20 Dr. Kelly-Jared (ears)	58.80		1,008.02						58.80			
Eckerd Drugs-Jared's med.	25.61		982.41						25.61			
10/21 Deposit-Clayton's mileage		8.16	990.57									
10/21 Wal-Mart-storage bags	12.51		978.06									12.51
10/21 Safeway-groceries	141.46		836.60	141.46								
10/21 Master Card-chrome exhaust ext.	48.15		788.45							48.15		
10/21 TeleComm Sys-ph. bill	48.90		739.55				48.90					
10/21 Cash-ATM	85.00		654.55								85.00	
10/24 First Finance-Clayton's car pmt.	216.90		437.65					216.90				
10/24 VISA-trip to race	252.89		184.76							252.89		
10/27 Food Lion-groceries	50.51		134.25	50.51								
10/28 Cash-ATM	60.00		74.25								60.00	
10/28 Atlantic Power-elec. bill	68.55		5.70				68.55					
10/28 Belk-Katrina's dress	144.15		-138.45		144.15							
Totals	2,537.93	2,399.48	-138.45	388.04	153.36	475.00	149.59	307.57	84.41	562.45	405.00	12.51

