

## FINANCIAL SERVICES

Comprehensive Financial  
Counseling

Financial Education

Debt Repayment Program

Housing Counseling

Bankruptcy Counseling/  
Education

### Contact Us

800.355.2227  
apprisen.com

## HOW MUCH SHOULD YOU SPEND PER MONTH?

Category	% of take-home pay
Clothing .....	7%
Food .....	12%
Housing .....	30%
Insurance .....	5%
Mad Money .....	2%
Medical .....	5%
Recreation.....	4%
Savings.....	8%
School/Childcare .....	3%
Transportation .....	17%
Utilities .....	7%

## SIMPLE STEPS TO SAVE MONEY

- Set specific financial goals, then decide how much you need to save each week to get there.
- Start a savings account and have a portion of your paycheck directly deposited.
- If you pay off a loan, continue making the payments to yourself into a savings account.
- Save your change and any gifts of cash.
- Pay your bills on time to avoid late payment fees.
- Use store coupons and store frequent buyer cards.

# FRITTER FINDER



Apprisen

