



ClearPoint Credit Counseling Services

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- **Set goals**
- **Identify your income sources**
- **Determine your expenses**
- **Track your expenses for 30 days**
- **Separate needs from wants**
- **Establish your budget**



Determining your expenses


- **List normal living expenses**
- **Account for the needs of the household**
- **Identify expenses that only occur periodically**



Tracking your Spending



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- Involve the entire household
- Keep receipts
- Keep a small notepad and pencil with you to track every expense

Be honest with yourself!

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Use method that works for you

	Budget	Actual
Mortgage		
Real Estate Taxes		
Personal Property		
Groceries		
Gifts		
Car Payment		
Child Care/Tuition		
Meals Out		

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- Research Companies - Finding out general information will allow you to ask intelligent questions of the recruiter, and learn where you might fit in at the company
- Resume - It is essential to have a resume that reflects your current skills and experiences, as most companies will be forwarding copies of resumes to many departments within their organization. Typos, grammatical errors, and inaccurate information are out of the question. The second an employer sees any of these, he or she will instantly lose faith in you. Make sure that others have proofread your resume for accuracy; your program coordinator in the Office of Co-op & Career Services is available to check it over. And, of course, the resume itself must be well written and your accomplishments clearly stated. Be prepared to print many copies.

Identify expenses that can be reduced

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The image features a close-up of a black coffee cup with a white lid. The cup has several brown square markers and the words 'Deaf', 'Slope', 'Sym', 'Job', and 'Post' printed vertically. The background is dark and blurred.



Preparing for the unexpected and reoccurring maintenance expenses



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Establishing your new spending plan

Spending Plan	
Dining out	\$150
Groceries	\$300
Cable	\$40
Phone bill	\$45
Electric bill	\$150
Mortgage	\$1,000
<u>Total</u>	



REVIEW YOUR CREDIT REPORT

www.annualcreditreport.com





How to pay your bills when you have no income

- Determine how much money you will need each month.
- Reduce your spending
- Find extra money
- Call creditors, ask to have bills reduced
- Get help from a non-profit credit counselor





In conclusion

Track your expenses

Periodically review your goals

Make adjustments

Seek professional assistance

Visit ClearPointCCS.org





Questions?