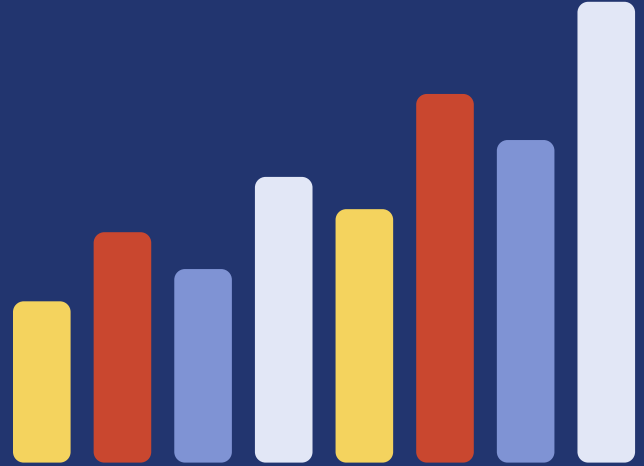




Money Basics Workbook

Your money, on paper

General educational information, not financial or tax advice.
Free credit reports: AnnualCreditReport.com. Never write full account numbers here.
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Pay stub decoder

Copy the numbers from your latest pay stub and check each one.

Line	This paycheck	Year to date	Looks right?
Gross pay			☐
Federal income tax			☐
Social Security (6.2%)			☐
Medicare (1.45%)			☐
State / local tax			☐
401(k) or retirement			☐
Health insurance			☐
Other deductions			☐
Net pay			☐

First budget

Start from your monthly take-home pay.

Monthly take-home pay

Needs	Amount	Wants	Amount
Rent			
Utilities			
Phone			
Groceries			
Transport			
Insurance			
Loan payments			
Other			
Savings each month (automatic on payday)			
Left over			



Account check

From your bank app or fee schedule.

Checking	Savings
Bank or credit union	
Monthly fee (and how to avoid it)	
Minimum balance	
Overdraft coverage on or off?	
Overdraft or NSF fee	
Low-balance alert set?	
Interest rate (APY)	
FDIC or NCUA insured?	

Credit report review

Get all three free at AnnualCreditReport.com and check each one.

Check	Equifax	Experian	TransUnion
Name and addresses correct	☐	☐	☐
All accounts are mine	☐	☐	☐
Balances and limits correct	☐	☐	☐
No late payments I didn't make	☐	☐	☐
No collections I don't recognize	☐	☐	☐
Inquiries I recognize	☐	☐	☐

Found an error? Disputing is free: contact the bureau and the company that reported it.



Three goals

Short, medium and long term. Small and specific beats big and vague.

Goal	Amount	By when	Monthly
Short term (for example a \$500 cushion)			
Medium term			
Long term			
First step this week			

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