Money management worksheets for students pdf

Managing Your Money More Articles For You Managing-your-money Learn More → Managing-your-money Learn More → Managing-your-money Learn More → Managing-your-money Learn More → Managing-your-money Learn More → Managing-your-money Learn More → Before you commit to a personal financial plan or household budget, it's a good idea to experiment with different savings and spending scenarios. Relying on "willpower" to rein in your spending or a personal budget to guide you will only get you so far to meeting your goals for paying your bills, saving for retirement and having extra cash on hand for goodies or emergencies. Practicing money management with a few key exercises will help you create the financial plan that works best for you. The most effective money management exercise to help you get a realistic picture of your personal financial situation is to create a budget. List your expenses and fill in your projected monthly amounts. Use a spreadsheet so you can quickly change amounts to see the results. Using a variety of formulas that show monthly averages, annual results and your net income each month, you can quickly make decisions based on changes in your spending habits that will hurt the least and help the most. Have you ever wondered how much your coffee habit costs you? If you buy just one $5 cup of coffee per day during the workweek, that adds up to $1,250 each year. If you put those cups of Joe on your credit card at 20 percent interest, that's roughly $1,500 annually depending on how much of your balance you pay each month. Add a couple of $10 lunches each week, two trips to the movies each month, a CD here and a DVD there and you can see how your credit card debt and interest quickly balloon. Run debt scenarios to calculate what your discretionary spending really costs you. Look at your credit card statements and review the payoff scenarios the card companies provide. One shows your payoff in years and interest if you pay the minimum balance, while the other shows you what you need to pay off your balance in three years. You might be stunned at the difference paying a bit more on your balance each month saves you. Find a free online retirement calculator and see what you'll need to have saved by the time you retire to live the lifestyle you want. These calculators let you enter personal data, such as how many years until you retire, what you currently have saved and what annual income you'll need when you retire to match an income level at today's standard of living. Run different scenarios that take into account better-than-expected and less-than-expected retirement contributions and final assets to learn what you need to start saving now and every year to retire securely and comfortably. If you're interested in owning a home, look into what you'll need to save for a down payment, cover closing costs and handle move-in expenses. Free online mortgage calculators can help, but you'll need to consider where you want to buy and how much house you want. Mortgage lenders recommend that your total monthly debt payments, including your mortgage, add up to no more than 36 percent of your gross pay. Using this formula, you can determine how much house you can afford or how much down payment you'll need to buy the house of your dreams. I talk a lot about tweaking your budget and always having a good financial plan in place, but like everyone else I, too, can get caught up in life and forget to follow my own advice from time to time ;) If you recall from one of our last net worth updates, I was pretty upset with myself for turning into "one of those" people too, haha… even IF it was more on the logistical side of things over the actual handling of our money. But today I'm proud to tell you that I've officially DONE something about it! :) I sucked it up and starting pinpointing *where* my main concerns were tied up, and what I needed to do to effectively fix things going forward. And these were the two major areas of importance: I needed an *easier* system of tracking all our money and accounts And I needed a SIMPLER way of doing things too. Especially now that we have a little boy we're responsible for and I need the Mrs. to be more in the loop and ready to take over in case, God forbid, something happened to me :(The last thing I'd want is for her not have access to anything or get all stressed/freaked out when our financial situation is pretty solid in reality! So I went through my financial snapshot spreadsheet to see what I could cut and where I could condense, and I found a TON of accounts we could do without and still be perfectly fine. If not better. Especially now that we're both more comfortable with our spending habits and how it affects our overall long-term plans. 4 years ago I wouldn't have even DREAMED of combining our accounts like this cuz we both enjoyed our freedom (we had our "personal" accounts alongside our main "house" ones), but over time we've realized we're both pretty much on the same page anyways, so why complicate things and put even more maintenance in our way? The idea of combining more of our accounts together got less and less scary the more we thought about it, and having a kid pushed us over as we felt more like a "family" now and not so much a "his" and "her" situation. Even though legally it's all "ours," of course. And I still think having separate accounts has its benefits – it's just not for us any more :) I jotted down a couple of action items and started getting to work. Here was the new plan: Condense more of our personal accounts, and merge everything into our main "house" accounts (one checking and one savings) Use only ONE main credit card going forward for all purchases – no more "his" and "hers" And these were the steps we physically took to make it happen: We closed my personal savings account We closed Mrs. BudgetsAreSexy's personal savings account We closed my old ING checking account I never use We closed my 2nd business checking account I never use We closed our "emergency fund" money market account we're no longer going to need anymore (more on that tomorrow) We left $500 only in Mrs. BudgetsAreSexy's personal checking – for hiding gifts and worst case emergency scenarios We left $500 only in MY personal checking too for the same reasons above We transferred ALL saved money into our main "house" savings account And lastly, we updated all recurring charges from both of our personal credit cards to hit our "House" card only going forward. We're no longer going to use our own personal cards any more. 9 different tasks, and a LOT of calling up of places to finally get us to a more streamlined place :) And while it's only been a few days since starting this new plan, I've gotta admit I'm feeling pretty good about it all! Less cards in my pockets, and a lot less "things" to think about on a daily basis since everything's almost totally merged now – I love it. And I genuinely think seeing more of this stuff more condensed like it is now will surely help me track everything faster and see more of a "bigger picture" since it's not so scattered all over the place any more. Here's what our new system now looks like: We pay everything with one main credit card We actively manage only two other main accounts: Our house checking and our house savings That's it! We still have our investing and other retirement accounts to watch over and all that too, but as far as day-to-day living goes it'll be a lot easier to manage now that it's all streamlined. Our original plan had worked for quite some time, but with everything in life you gotta tweak stuff as things change… And we were def. due for an upgrade. Now we sit back and see how it all plays out! ;) I've got no shame in reverting back if needed, but I have a feeling we're gonna be in a much better position from here on out – I'm pretty excited. When was the last time YOU took a look at how you manage your accounts? Anyone else due for a nice change up? Jay loves talking about money, collecting coins, blasting hip-hop, and hanging out with his three beautiful boys. You can check out all of his online projects at jmoney.biz. Thanks for reading the blog! You practically need a doctorate to understand student loans. Here are the CliffsNotes, including how student loans work and the single best way to repay them. pathdoc / Shutterstock.com Welcome to the "2-Minute Money Manager," a short video feature answering money questions submitted by readers and viewers. Today's question is about student loans; specifically, the best ways to repay them and how the different types work. Watch the following video, and you'll pick up some valuable info. Or, if you prefer, scroll down to read the full transcript and find out what I said. You also can learn how to send in a question of your own below. For more information, check out "How to Get Free Help With Your Student Loans" and "5 Ways to Pay Off Your Loans Faster." You can also go to the search at the top of this page, put in the words "student loan" and find information on just about everything relating to this topic. If you need help with student loan debt, click here. And if you need anything from a better credit card to a mortgage, be sure and visit our Solutions Center. Got a question of your own to ask? Scroll down past the transcript. Don't want to watch? Here's what I said in the video Hello, and welcome to your "2-Minute Money Manager." I'm your host, Stacy Johnson, and this answer is brought to you by MoneyTalksNews.com, serving up the best in personal finance news and advice since 1991. Today's question comes to us from Anonymous, and it's a simple one: "How do student loans work?" Well, Anonymous, I've got three things for you. Thing No. 1: The devastating amount of student debt Do you know how much people owe on student loans in America? Forty-four million borrowers owe a collective $1.5 trillion. This is a huge amount of debt, and it's burdening a huge number of people. If you're seeing a lot in the media about student debt, this is why. The student debt burden is literally reshaping our economy. For example, fewer people are buying houses because they can't afford both a mortgage and their student loans. Thing No. 2: The types of student loans While these loans come in many varieties, there are basically only two types of federal student loans: direct subsidized and direct unsubsidized. They're called "direct" because you're borrowing money directly from the U.S. government. "Subsidized" means the government will pay your interest while you're in school. "Unsubsidized" means you won't have to pay the interest while you're in school, but it's accruing; the government's not paying it for you. To get a subsidized loan, you have to prove financial need. To get an unsubsidized loan, you don't. You also don't have to have good credit, nor do you have to fill out a long credit application. It's basically automatic. While this is obviously good for students seeking loans, it's also probably why we have so much student debt in this country. A third kind of student loan is simply a private loan. In other words, you go to a bank or credit union and borrow money to pay for school. For these loans, you'll fill out a typical loan application and have your credit checked. There's one final type of loan, the Plus Loan. I'm not going to go into those because this is a short answer. But simply put, these are for graduate students and parents borrowing to help their kids. Thing No. 3: Getting out from under I've heard from so many people burdened by so much debt. It's depressing. It's not really their fault. The government's saying, "Don't worry about skyrocketing tuition costs! Here, take some money! Take as much as you want!" All well and good until it's time to pay that money back. When you get out of school, that interest clock starts ticking. So, for that reason, don't ever borrow more than you absolutely need. Then, pay it back as quickly as you possibly can. The simplest way to do that is to pay extra every month. (You can learn more about repaying debt with articles like "8 Guaranteed Ways to Get Rid of Debt Fast.") There are programs that can help reduce your student loan payments. For example, with an income-driven repayment plan, you may not have to pay more than 10 percent of your available income to pay back your loans. (Read about that here.) That can make it easier to repay your loans, but it could also extend both the length of the loan and, ultimately, the interest you'll pay on it. There are also options for loan forgiveness, consolidation and forbearance if you're having trouble. You can learn about those options here. Bottom line? When it comes to student loans, borrow as little as possible and pay it back as quickly as possible. Got a question you'd like answered? You can ask a question simply by hitting "reply" to our email newsletter, just as you would with any email in your inbox. If you're not subscribed, fix that right now by clicking here. It's free, only takes a few seconds, and will get you valuable information every day! The questions I'm likeliest to answer are those that will interest other readers. In other words, don't ask for super-specific advice that applies only to you. And if I don't get to your question, promise not to hate me. I do my best, but I get a lot more questions than I have time to answer. About me I founded Money Talks News in 1991. I'm a CPA, and have also earned licenses in stocks, commodities, options principal, mutual funds, life insurance, securities supervisor and real estate. Got any words of wisdom you can offer on today's question? Share your knowledge and experiences on our Facebook page. And if you find this information useful, please share it! Disclosure: The information you read here is always objective. However, we sometimes receive compensation when you click links within our stories. 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