



Meritrust Credit Union
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 Wichita, KS 67278-9757
 800.342.9278

Review Your Finances

Member(s) Name:	Date:
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Tally your income. List the monthly sum of all sources of income:	
Unemployment Benefit	\$
Income	\$
Spouses Income	\$
Other Income	\$
TOTAL INCOME:	\$

List Your Expenses: Look through your checkbook and credit-card statements to figure what you spend monthly for each of the following. In credit cards, list your current minimum payment due:		
	<i>Before Cuts</i>	<i>After Cuts*</i>
Rent or Mortgage	\$	\$
Heat, Light, Phone	\$	\$
Food	\$	\$
Clothing	\$	\$
Insurance	\$	\$
Taxes	\$	\$
Auto Loan	\$	\$
Auto Loan	\$	\$
Credit Card	\$	\$
Credit Card	\$	\$
Credit Card	\$	\$
Credit Card	\$	\$
Credit Card	\$	\$
Other Loan	\$	\$
Child Care	\$	\$
Medical	\$	\$
Gas, Park, Train, Bus	\$	\$
Entertainment	\$	\$
Other	\$	\$
TOTAL EXPENSES:	\$	\$

Establish the gap: Subtract your total expenses from your total income to see whether you have a positive or negative cash flow		
TOTAL INCOME	\$	\$
TOTAL EXPENSES	\$	\$
CASH GAP:	\$	\$
<i>*IF YOU HAVE A NEGATIVE CASH GAP, CUT SPENDING AND GET YOUR PAYMENTS REDUCED TO BALANCE YOUR BUDGET.</i>		