

UF/IFAS Extension 2022/2023 Money Management Calendar



A publication of the University of Florida Institute of Food and Agricultural Sciences Extension, Department of Family, Youth and Community Sciences. Dr. Michael Gutter, Associate Dean for Extension and Florida Cooperative Extension Service.

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Important Numbers

Dial 911 if you or someone near you is having a life-threatening emergency.

Dial 211 to access free and confidential crisis and emergency counseling, disaster assistance, food, health care and insurance assistance, stable housing and utilities payment assistance, employment services, veterans services and childcare and family services.

For poisoning questions or emergencies, call 1-800-222-1222

National Suicide and Crisis Hotline, dial 988

Doctor _____

Doctor _____

Hospital _____

Neighbor _____

Family Member _____

Family Member _____

Health Department _____

Veterinarian _____

Insurance Agent

Car _____

Home (for renters too) _____

Home Maintenance

Plumber _____

Electrician _____

Other _____

Utilities

Electric _____

Water _____

Gas _____

Garbage & Recycling _____

Hazardous Waste _____

Media

Newspaper _____

Cable _____

Internet _____

We at UF/IFAS Extension hope you will use this calendar to help you better manage your money. Use the calendar to organize your income and bills. You can list your bills on the dates they are due or when you need to pay them. Write down the dates you get paid and what you think the amount will be. This will let you see a clear picture of your finances from month to month by showing when and where your money goes.

For classes on budgeting, personal financial management, credit, saving, Managing in Tough Times, Small Steps to Health and Wealth, and many other topics, contact your local UF/IFAS Extension office for class times and locations.

If you would like one-on-one assistance with organizing your personal finances, we can help you find someone to meet with you through our Florida Master Money Mentor Program. You can be connected through your local UF/IFAS Extension office or by sending an e-mail to: fmmm@ifas.ufl.edu.

For more information, visit us online at: <https://americasaves.org/connect-to-a-campaign/florida-saves>.

Additional Resources

Building a Spending Plan Series

http://edis.ifas.ufl.edu/topic_series_building_a_spending_plan

Basic Money Management

http://edis.ifas.ufl.edu/topic_money_management

Money and Marriage: Saving for Future Use

<http://edis.ifas.ufl.edu/he158>

9 Important Communication Skills for Every Relationship

<https://edis.ifas.ufl.edu/publication/fy1277>

Florida Saves

<https://americasaves.org/connect-to-a-campaign/florida-saves>

PowerPay

<https://powerpay.org>



How to Build a Spending Plan

Good money management is a habit. It is an everyday task, especially if you need to stick to a plan to make ends meet or reach a goal. Good money management begins with knowing your values, what you need and want, and then setting up a plan to reach your goals. This Money Management Calendar can help you see where your dollars are going day by day. Use the calendar to help you make good money management a habit!

A spending plan will:

- Reduce the stress of not knowing whether you have enough money to pay your bills when they are due
- Help you live within your income
- Provide methods for keeping good records of spending
- Create a way to measure your progress
- Set a good example for others

Follow these 6 steps to build a spending plan:

1. Write down your financial goals
2. Find out where your money is going: record your expenses and bills
3. List all your sources of monthly income
4. Know what your bills are and when they are due
5. Determine if you're living on what you make
6. Develop a plan and stick to it

Write down your SMART goals here:

Goal (be specific)	Amount Needed	Begin Saving (Month and Year)	Target Date to Have Money (Month & Year)	Number of Months	Amount to Save Per Month	Rank Importance

Step 1. Write down your financial goals

Having goals for what to do with your money will help you make the everyday choices that come your way. When making goals, try using the SMART method. SMART goals are:

Specific — What exactly will be achieved?

Measurable — How much money will this cost?

Achievable — Is this goal realistic?

Relevant — Does this goal match your values and priorities?

Time-bound — What is the target date for achieving this goal?

Write both your short-term and long-term goals in the chart below. Prioritize your goals in the Rank Importance column. It's a good idea to use a pencil for writing your plan.

If your goal is to pay off debt, use Power Pay (<http://powerpay.org>). A power payment system helps consumers repay their debt more efficiently. The Power Pay website provides a calendar that can be used with this calendar. For additional help, contact your local UF/IFAS Extension office for classes or one-on-one assistance through Florida Master Money Mentors.

SMALL EXPENSES

ADD UP!

HOW MUCH DO YOU SPEND EACH WEEK ON LITTLE STUFF?



Step 3. List all sources of monthly income

<https://edis.ifas.ufl.edu/publication/HE823>

When developing your spending plan, use your net income or take-home pay. Remember to include all forms of income. Examples of other types of income include take-home pay from other family members, self-employment income, retirement income and investment income if you are using it to live on. Income supplements, such as child/spousal support; food stamps; and Women, Infants, and Children (WIC), should also be listed.

Tip: If you are paid weekly, add up 4 paycheck amounts. If you are paid every 2 weeks, add up 2 paycheck amounts. This is the amount you can count on each month. Make your monthly plan based on this amount and use “extra” paychecks that you receive 2 or 4 times per year as savings for periodic expenses or emergencies. If you have to pay federal taxes perhaps your W4 needs to be altered. Complete a new Form W-4, Employee’s Withholding Allowance Certificate, and submit it to your employer. For more information, please visit: <https://www.irs.gov/forms-pubs/about-form-w-4>

Monthly Net Income from All Sources:

Monthly Net Income	Amount
Salary (set amount per pay period)	\$
Gig - Income (on demand work)	\$
Hourly income (depends on hours worked)	\$
Self-employment income	\$
Child support/Alimony	\$
Public assistance/Food stamps/WIC	\$
Unemployment/Disability	\$
Social Security	\$
Retirement/Pension	\$
Money from relatives	\$
Investment income	\$
Other:	\$
Other:	\$
Other:	\$
Total	\$

Step 4. Know what your bills are and when they are due

Are your bills fixed or flexible? There are two major types of expenses in a spending plan: 1) **fixed expenses** and 2) **flexible or controllable expenses**.

Fixed expenses are those you usually pay on a regular basis. They may be the same amount each time, or they may vary from month to month. They usually have a big consequence (such as a penalty) if they are not paid or not paid on time.

Many fixed expenses are paid every month, but others have to be paid every three months (quarterly), every six months (semiannually), or every year (annually). These are called **occasional** or **periodic fixed expenses**. Think of the total amount for each of these periodic expenses for the entire year and divide by 12. This will show how much of each month’s income needs to be set aside to have enough funds for that expense prior to it coming due. In Table 1 on the next page, list your monthly fixed expenses.

Flexible expenses are those that usually vary in amount from month to month. Since you are not committed to previous agreements with others for these amounts, you have more control over these expenses than you do for fixed expenses. The little decisions you make every day determine if you spend a little or a lot. When you are squeezed financially, you can cut back on flexible expenses or even cut some out.

Flexible expenses usually vary from month to month. People who keep spending records for the first time are often surprised by how much they spend on things they don’t really need or want. In Table 2 on the next page, list your monthly flexible expenses.

As you gain better control over your flexible expenses, you will have an easier time covering your fixed expenses, avoiding late penalties, and achieving your financial goals.

Once you've recorded and totaled your fixed and flexible expenses, add them together and record the grand total for your expenses in Table 3.

Table 1 Monthly Fixed Expenses

Expenses	\$ per month
Housing	
Rent/Mortgage	
TV/Internet	
Water	
Electricity/Fuel	
Phone	
Other	
Subtotal	\$
Loans	
Furniture/Appliances	
Automobile	
Credit Cards	
Other (student loans, etc.)	
Subtotal	\$
Child Care	
Child Support	
Child care/After school	
Other	
Subtotal	\$
Insurance	
Health	
Life	
Automobile	
Home/Renters	
Other	
Subtotal	\$
Savings	
Emergency Fund	
Periodic Expense Fund	
Holiday or Vacation Fund	
Other	
Subtotal	\$
Other	
Tithes/Tuition/HOA Fees	
Other	
Subtotal	\$

Table 2 Monthly Flexible Expenses

Expenses	\$ per month
Food and Supplies	
Groceries	
Eating Out/Vending Machines/Convenience Stores/Food delivery services	
Cleaning/Other Supplies	
Other	
Subtotal	\$
Clothing and Personal	
Clothing Purchases	
Repairs/Alterations	
Accessories and Shoes	
Hair Care/Personal Care	
Other	
Subtotal	\$
Transportation	
Ride Sharing/Public Transportation	
Maintenance (Tune-ups, tires, etc.)	
Operation (Gas, Oil)	
Other (Tags & Licenses)	
Subtotal	\$
Medical Care	
Doctor's bills/Copays	
Prescriptions	
Therapy	
Other	
Subtotal	\$
Education/Recreation	
Movies/Music/Books	
School Supplies	
Vacations	
Others	
Subtotal	\$
Gifts & Donations	
Birthdays/Holidays/Anniversaries	
Charities	
Other	
Subtotal	\$

Table 3 Grand Total of Monthly Fixed and Flexible Expenses

Monthly Fixed and Flexible Expenses	Amount
Total Fixed Expenses	\$
Total Flexible Expenses	\$
Grand Total of Expenses	\$

Step 5. Determine if you are living on what you make

Now that you have calculated your income (Step 3) and totaled your fixed and flexible expenses (Step 4), you need to determine if you are living on what you make (total expenses do not exceed total net income) or if you are spending more than you make (total expenses exceed total net income).

Use the first table below if the total for your income in Step 3 is more than your total expenses in Step 4. Use the second table below if your total expenses are more than your total income.

My total income is more than my expenses:

Total Income Minus Total Expenses	Amount
Total Income (Step 3)	\$
Minus Total Expenses (Step 4, Table 3)	-
Total Surplus	\$

My total expenses are more than my income:

Total Income Minus Total Expenses	Amount
Total Expenses (Step 4, Table 3)	\$
Minus Total Income (Step 3)	-
Total Deficit	\$

If you used the first table, the amount of surplus (unspent money) is available for you to use for additional savings or to reach your short- or long-term goals. For example, you can save all or part of it, you can purchase something with the money, or you might use it as an extra payment on an installment loan or mortgage. Return to Tables 1 and 2 to make these changes. Otherwise, this savings will disappear each month with miscellaneous spending.

If you used the second table, you have deficit spending. This is the amount of money you must subtract from your expenses in order to keep from spending more than you make. Return to Tables 1 and 2 in Step 4 and determine which categories you can reduce or cut out. The total adjustments to the categories

must be equal to or greater than this total deficit. This will help you monitor your expenses in coming months so you do not overspend your plan. You might be able to juggle to make ends meet for a few months, but you will eventually be late on bills or need to borrow to stay current. Make some hard decisions now to have a balanced plan.

With the help of this calendar, you can do this step monthly after you have made purchases and paid bills.

In addition to changing expense category amounts, you can look at ways to increase your income by getting a second job, working consistent overtime if available, a family member getting a job, or upgrading your skills to get a better job.

Step 6. Develop a plan and stick to it with the UF/IFAS Money Management Calendar

<https://edis.ifas.ufl.edu/publication/HE826>

Use the calendar and charts for each month to plan and record (write down) your income and expenses (see sample on the next page). On the calendar, write how much income you expect on the dates you expect it. Write when and how much you are going to save. When you get a bill, write in the due date and how much you owe. Cross off items as you receive it, save it, or pay it. You can also write reminders about how and when to pay bills. Plan ahead so that you know the money gets there in time to avoid late fees. Note when you intend to shop for groceries and supplies, recreational events and their cost, and any other financial activities. Actually seeing these financial dates over time helps you identify “cash flow” problems. In other words, your spending plan might show you that you have enough money for the month, but does it come in at the right times? A spending plan helps you adjust to a bill-paying schedule.

Use the monthly flexible expense chart to write the amounts you actually spend by category (see sample on the next page). Add up category amounts each week and compare to the amount you intended to spend for the month. Are you sticking with your plan or do you need to make adjustments to your spending to make your money stretch for the month? Add up the amounts spent by category at the end of the month and compare to your planned amounts. Finally, record your total expenses for each month on the chart that follows the December calendar to track your expenses for the whole year.

Tip: Meet with those involved with your spending plan to make sure it is realistic, that everyone is committed to making it work, and to make adjustments for future months, if needed.

Flexible & Occasional Expense Chart

Date	Food & Supplies	Clothing & Personal	Transportation	Medical	Education/ Recreation	Gifts/Donations				Total
1			\$50							\$50
2	\$40									\$40
3										
4			\$40							\$40
5										
6		\$60								\$60
7	\$173									\$173
8										
9										\$25
10										
11			\$4							\$40
12	\$12									\$12
13										
14										
15	\$30		\$50							\$80
16										
17			\$40							\$40
18										
19										
20										
21	\$187									\$187
22		\$80								\$80
23	\$13									\$13
24										
25	\$7		\$40							\$47
26										
27	\$18									\$18
28										
29										
30	\$5									\$5
31										
Totals	\$510	\$140	\$260							\$910
Expense Plan	\$450	\$100	\$300							\$850
Over or Under Plan	(\$60)	(\$40)	\$40							(\$60)

January 2023

Financial Wellness Month

Monthly Income	Jan 2023
Income/Wages	\$3533
Part-Time Income	
Child Support/Alimony	
Public Assistance/Food Stamps/WIC	
Unemployment/Disability	
Social Security	
Retirement/Pension	
Money from Relatives	
Other	
Total Income	\$3533
Fixed Expenses	
Housing (rent/mortgage)	\$975
Utilities (electric/natural gas/water)	\$195
Cell phone	\$80
Cable/Internet	\$135
Loans	\$500
Child Care	
Insurance	\$390
Savings	\$225
Other	
Total Fixed Expenses	\$2500
This Month's Results	
Actual Income	\$3533
Actual Fixed Expenses	\$2500
Sub-total (subtract fixed from income)	\$1,033
Actual Flexible Expenses (from previous page)	\$910
Amount Saved or Overspent (subtract flexible from subtotal)	\$123

SUN	MON	TUES	WED	THURS	FRI	SAT
1 Rent Due \$975 New Year's Day	2	3	4	5	6	7
8	9 Student loan payment \$100	10	11 Utilities Due \$195	12	13 Pay day \$1767	14 Grocery Shop \$180 Savings \$125
15	16 Cell Phone Due \$80 Martin Luther King, Jr. Day	17	18	19 Cable & Internet Due \$135	20	21
22	23	24 Auto Insurance Due \$390	25	26	27 Pay day \$1,766	28 Grocery Shop \$180 Savings \$125
29	30	31 Car payment \$400	<p>Savings Tip—Begin the new year by learning about comparison shopping. Take advantage of annual renewal times as an opportunity to look for a better deal. Compare policies, plans and rates offered by different companies. Be sure your contract has a beginning and an end date. https://edis.ifas.ufl.edu/publication/FY439</p>			

Goals:

Flexible & Occasional Expense Chart for September 2022

Date	Food & Supplies	Clothing & Personal	Transportation	Medical	Education/ Recreation	Gifts/Donations				Total
1										
2										
3										
4										
5										
6										
7										
8										
9										
10										
11										
12										
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24										
25										
26										
27										
28										
29										
30										
Totals										
Expense Plan										
Over or Under Plan										

September 2022

National Preparedness Month

Monthly Income	Sept 2022
Income/Wages	
Part-Time Income	
Child Support/Alimony	
Public Assistance/Food Stamps/WIC	
Unemployment/Disability	
Social Security	
Retirement/Pension	
Money from Relatives	
Other	
Total Income	

Fixed Expenses	Sept 2022
Housing (rent/mortgage)	
Utilities (electric/natural gas/water)	
Cell phone	
Cable/Internet	
Loans	
Child Care	
Insurance	
Savings	
Other	
Total Fixed Expenses	

This Month's Results	Sept 2022
Actual Income	
Actual Fixed Expenses	
Sub-total (subtract fixed from income)	
Actual Flexible Expenses (from previous page)	
Amount Saved or Overspent (subtract flexible from subtotal)	

SUN	MON	TUES	WED	THURS	FRI	SAT
Savings Tip —Maintaining or having an emergency savings account can allow you to easily meet unexpected financial challenges or major household repairs. Not having an emergency fund is one of the reasons many individuals borrow too much money. www.americasaves.org				1	2	3
4	5 Labor Day	6	7	8	9	10
11	12	13	14	15	16	17
Patriot Day				18	19	20
21	22	23	24	Autumn Begins		
25	26	27	28	29	30	
Rosh Hashanah						

Goals:

Flexible & Occasional Expense Chart for October 2022

Date	Food & Supplies	Clothing & Personal	Transportation	Medical	Education/ Recreation	Gifts/Donations				Total
1										
2										
3										
4										
5										
6										
7										
8										
9										
10										
11										
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29										
30										
31										
Totals										
Expense Plan										
Over or Under Plan										

October 2022

National Cybersecurity Awareness Month

Monthly Income	Oct 2022
Income/Wages	
Part-Time Income	
Child Support/Alimony	
Public Assistance/Food Stamps/WIC	
Unemployment/Disability	
Social Security	
Retirement/Pension	
Money from Relatives	
Other	
Total Income	

Fixed Expenses	Oct 2022
Housing (rent/mortgage)	
Utilities (electric/natural gas/water)	
Cell phone	
Cable/Internet	
Loans	
Child Care	
Insurance	
Savings	
Other	
Total Fixed Expenses	

This Month's Results	Oct 2022
Actual Income	
Actual Fixed Expenses	
Sub-total (subtract fixed from income)	
Actual Flexible Expenses (from previous page)	
Amount Saved or Overspent (subtract flexible from subtotal)	

SUN	MON	TUES	WED	THURS	FRI	SAT
<p>Savings Tip—Be Cyber Smart! Preventative measures can help you avoid financial risk associated with identity theft or other cybercrimes. Use strong passwords, perform regular software updates, routinely turn your device off to thwart hackers, and enable multi-factor authentication (MFA) to add a second layer of security when logging in. https://www.fdic.gov/resources/consumers/consumer-assistance-topics/cybersecurity.html</p>						1
2	3	4	5	6	7	8
		Yom Kippur				
9	10	11	12	13	14	15
	Columbus Day					
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	Halloween	31				

Goals:

Flexible & Occasional Expense Chart for November 2022

Date	Food & Supplies	Clothing & Personal	Transportation	Medical	Education/ Recreation	Gifts/Donations				Total
1										
2										
3										
4										
5										
6										
7										
8										
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28										
29										
30										
Totals										
Expense Plan										
Over or Under Plan										

November 2022

Fraud Prevention Month

Monthly Income	Nov 2022
Income/Wages	
Part-Time Income	
Child Support/Alimony	
Public Assistance/Food Stamps/WIC	
Unemployment/Disability	
Social Security	
Retirement/Pension	
Money from Relatives	
Other	
Total Income	

Fixed Expenses	Nov 2022
Housing (rent/mortgage)	
Utilities (electric/natural gas/water)	
Cell phone	
Cable/Internet	
Loans	
Child Care	
Insurance	
Savings	
Other	
Total Fixed Expenses	

This Month's Results	Nov 2022
Actual Income	
Actual Fixed Expenses	
Sub-total (subtract fixed from income)	
Actual Flexible Expenses (from previous page)	
Amount Saved or Overspent (subtract flexible from subtotal)	

SUN	MON	TUES	WED	THURS	FRI	SAT
		1	2	3	4	5
6	7	8	9	10	11	12
Daylight Saving Time Ends		Election Day			Veterans Day	
13	14	15	16	17	18	19
20	21	22	23	24	25	26
				Thanksgiving		
27	28	29	30	Savings Tip —Fraud has many forms. Among them are consumer scams via telemarketing to steal personal information. Be alert to protecting yourself and your loved ones against fraud and scams. https://edis.ifas.ufl.edu/publication/DH215		

Goals:

Flexible & Occasional Expense Chart for December 2022

Date	Food & Supplies	Clothing & Personal	Transportation	Medical	Education/ Recreation	Gifts/Donations				Total
1										
2										
3										
4										
5										
6										
7										
8										
9										
10										
11										
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31										
Totals										
Expense Plan										
Over or Under Plan										

December 2022

Month of Giving

Monthly Income	Dec 2022
Income/Wages	
Part-Time Income	
Child Support/Alimony	
Public Assistance/Food Stamps/WIC	
Unemployment/Disability	
Social Security	
Retirement/Pension	
Money from Relatives	
Other	
Total Income	

Fixed Expenses	Dec 2022
Housing (rent/mortgage)	
Utilities (electric/natural gas/water)	
Cell phone	
Cable/Internet	
Loans	
Child Care	
Insurance	
Savings	
Other	
Total Fixed Expenses	

This Month's Results	Dec 2022
Actual Income	
Actual Fixed Expenses	
Sub-total (subtract fixed from income)	
Actual Flexible Expenses (from previous page)	
Amount Saved or Overspent (subtract flexible from subtotal)	

SUN	MON	TUES	WED	THURS	FRI	SAT
<p>Savings Tip—There are benefits to giving to others. People who give to others are generally more satisfied with their own life situation. Money, goods and services, volunteer hours, expertise, random acts of kindness—What can you give? Remember, you are defined by actions, not by what you buy. https://edis.ifas.ufl.edu/publication/FY1404</p>				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
Hanukkah			Winter Begins			
25	26	27	28	29	30	31
Christmas Day	Kwanzaa					New Year's Eve

Goals:

Flexible & Occasional Expense Chart for January 2023

Date	Food & Supplies	Clothing & Personal	Transportation	Medical	Education/ Recreation	Gifts/Donations				Total
1										
2										
3										
4										
5										
6										
7										
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29										
30										
31										
Totals										
Expense Plan										
Over or Under Plan										

January 2023

Financial Wellness Month

Monthly Income	Jan 2023
Income/Wages	
Part-Time Income	
Child Support/Alimony	
Public Assistance/Food Stamps/WIC	
Unemployment/Disability	
Social Security	
Retirement/Pension	
Money from Relatives	
Other	
Total Income	

Fixed Expenses	Jan 2023
Housing (rent/mortgage)	
Utilities (electric/natural gas/water)	
Cell phone	
Cable/Internet	
Loans	
Child Care	
Insurance	
Savings	
Other	
Total Fixed Expenses	

This Month's Results	Jan 2023
Actual Income	
Actual Fixed Expenses	
Sub-total (subtract fixed from income)	
Actual Flexible Expenses (from previous page)	
Amount Saved or Overspent (subtract flexible from subtotal)	

SUN	MON	TUES	WED	THURS	FRI	SAT
1 New Year's Day	2	3	4	5	6	7
8	9	10 National Cut Your Energy Costs Day	11	12	13	14
15	16 Martin Luther King, Jr. Day	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31	Savings Tip —Begin the new year by learning about comparison shopping. Take advantage of annual renewal times as an opportunity to look for a better deal. Compare policies, plans and rates offered by different companies. Be sure your contract has a beginning and an end date. https://edis.ifas.ufl.edu/publication/FY439			

Goals:

Flexible & Occasional Expense Chart for February 2023

Date	Food & Supplies	Clothing & Personal	Transportation	Medical	Education/ Recreation	Gifts/Donations				Total
1										
2										
3										
4										
5										
6										
7										
8										
9										
10										
11										
12										
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19										
20										
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23										
24										
25										
26										
27										
28										
Totals										
Expense Plan										
Over or Under Plan										

February 2023

Creative LOVE Month

Monthly Income	Feb 2023
Income/Wages	
Part-Time Income	
Child Support/Alimony	
Public Assistance/Food Stamps/WIC	
Unemployment/Disability	
Social Security	
Retirement/Pension	
Money from Relatives	
Other	
Total Income	

Fixed Expenses	Feb 2023
Housing (rent/mortgage)	
Utilities (electric/natural gas/water)	
Cell phone	
Cable/Internet	
Loans	
Child Care	
Insurance	
Savings	
Other	
Total Fixed Expenses	

This Month's Results	Feb 2023
Actual Income	
Actual Fixed Expenses	
Sub-total (subtract fixed from income)	
Actual Flexible Expenses (from previous page)	
Amount Saved or Overspent (subtract flexible from subtotal)	

SUN	MON	TUES	WED	THURS	FRI	SAT
			1	2 Groundhog Day	3	4
5	6	7	8	9	10	11
12	13	14 Valentine's Day	15	16	17	18
19	20 Presidents' Day	21	22 Ash Wednesday	23 Florida Saves Week Feb. 20-24	24	25
26	27	28	Savings Tip —Don't let marketing campaigns convince you that expressing love is achieved through expensive gifts and costly gestures. Researchers and therapists have pinpointed at least eight needs that we must meet regularly if we are to feel happy, satisfied, and fulfilled—and they do not involve money! Each of these needs is interrelated. https://edis.ifas.ufl.edu/publication/FY1275			

Goals:

Flexible & Occasional Expense Chart for March 2023

Date	Food & Supplies	Clothing & Personal	Transportation	Medical	Education/ Recreation	Gifts/Donations				Total
1										
2										
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31										
Totals										
Expense Plan										
Over or Under Plan										

March 2023

National Nutrition Month®

Monthly Income	Mar 2023
Income/Wages	
Part-Time Income	
Child Support/Alimony	
Public Assistance/Food Stamps/WIC	
Unemployment/Disability	
Social Security	
Retirement/Pension	
Money from Relatives	
Other	
Total Income	

Fixed Expenses	Mar 2023
Housing (rent/mortgage)	
Utilities (electric/natural gas/water)	
Cell phone	
Cable/Internet	
Loans	
Child Care	
Insurance	
Savings	
Other	
Total Fixed Expenses	

This Month's Results	Mar 2023
Actual Income	
Actual Fixed Expenses	
Sub-total (subtract fixed from income)	
Actual Flexible Expenses (from previous page)	
Amount Saved or Overspent (subtract flexible from subtotal)	

SUN	MON	TUES	WED	THURS	FRI	SAT
Savings Tip —As Ralph Waldo Emerson once said, Health is Wealth. Good health has multifaceted benefits that have far-reaching effects on our lives. Take care of you! Learn about the importance of making informed food choices and developing sound eating and physical activity habits. https://www.nutrition.gov/topics/basic-nutrition			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
Daylight Saving Time Begins					St. Patrick's Day	
19	20	21	22	23	24	25
	Spring Begins		Ramadan			
26	27	28	29	30	31	

Goals:

Flexible & Occasional Expense Chart for April 2023

Date	Food & Supplies	Clothing & Personal	Transportation	Medical	Education/ Recreation	Gifts/Donations				Total
1										
2										
3										
4										
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Totals										
Expense Plan										
Over or Under Plan										

April 2023

Financial Literacy Month

Monthly Income	Apr 2023
Income/Wages	
Part-Time Income	
Child Support/Alimony	
Public Assistance/Food Stamps/WIC	
Unemployment/Disability	
Social Security	
Retirement/Pension	
Money from Relatives	
Other	
Total Income	

Fixed Expenses	Apr 2023
Housing (rent/mortgage)	
Utilities (electric/natural gas/water)	
Cell phone	
Cable/Internet	
Loans	
Child Care	
Insurance	
Savings	
Other	
Total Fixed Expenses	

This Month's Results	Apr 2023
Actual Income	
Actual Fixed Expenses	
Sub-total (subtract fixed from income)	
Actual Flexible Expenses (from previous page)	
Amount Saved or Overspent (subtract flexible from subtotal)	

SUN	MON	TUES	WED	THURS	FRI	SAT
Savings Tip —Learn about personal finance. It helps you make informed financial decisions. While you are at it, teach others. You will be glad you did! https://www.consumerfinance.gov/about-us/blog/cfpb-promotes-financial-literacy-month/						1
2 Palm Sunday	3	4	5 Passover	6	7 Good Friday	8
9 Easter	10	11	12	13	14	15 Tax Return Deadline
16	17	18	19	20	21	22 Earth Day
23 30	24	25	26	27 Teach Your Children to Save Day	28	29

Goals:

Flexible & Occasional Expense Chart for May 2023

Date	Food & Supplies	Clothing & Personal	Transportation	Medical	Education/ Recreation	Gifts/Donations				Total
1										
2										
3										
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31										
Totals										
Expense Plan										
Over or Under Plan										

May 2023

Melanoma Awareness Month

Monthly Income	May 2023
Income/Wages	
Part-Time Income	
Child Support/Alimony	
Public Assistance/Food Stamps/WIC	
Unemployment/Disability	
Social Security	
Retirement/Pension	
Money from Relatives	
Other	
Total Income	

Fixed Expenses	May 2023
Housing (rent/mortgage)	
Utilities (electric/natural gas/water)	
Cell phone	
Cable/Internet	
Loans	
Child Care	
Insurance	
Savings	
Other	
Total Fixed Expenses	

This Month's Results	May 2023
Actual Income	
Actual Fixed Expenses	
Sub-total (subtract fixed from income)	
Actual Flexible Expenses (from previous page)	
Amount Saved or Overspent (subtract flexible from subtotal)	

SUN	MON	TUES	WED	THURS	FRI	SAT
	1 International Workers' Day	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20 Armed Forces Day
21	22	23	24	25	26	27
28	29 Memorial Day	30	31	Savings Tip —An ounce of prevention saves lives. Skin cancer is the most common form of cancer in the United States. Reduce your risk. Seek shade. Cover up. Apply sunscreen. Learn more. https://www.nfcr.org/blog/skin-cancer-awareness-month/		

Goals:

Flexible & Occasional Expense Chart for June 2023

Date	Food & Supplies	Clothing & Personal	Transportation	Medical	Education/ Recreation	Gifts/Donations				Total
1										
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Totals										
Expense Plan										
Over or Under Plan										

June 2023

National Homeownership Month

Monthly Income	June 2023
Income/Wages	
Part-Time Income	
Child Support/Alimony	
Public Assistance/Food Stamps/WIC	
Unemployment/Disability	
Social Security	
Retirement/Pension	
Money from Relatives	
Other	
Total Income	

Fixed Expenses	June 2023
Housing (rent/mortgage)	
Utilities (electric/natural gas/water)	
Cell phone	
Cable/Internet	
Loans	
Child Care	
Insurance	
Savings	
Other	
Total Fixed Expenses	

This Month's Results	June 2023
Actual Income	
Actual Fixed Expenses	
Sub-total (subtract fixed from income)	
Actual Flexible Expenses (from previous page)	
Amount Saved or Overspent (subtract flexible from subtotal)	

SUN	MON	TUES	WED	THURS	FRI	SAT
Savings Tip —According to the US Department of Energy, the typical household spends more than \$2,060 a year on utility bills. Contact your utilities provider for a free or low-cost home energy audit. The audit may reveal inexpensive ways to reduce home heating and cooling cost by hundreds of dollars a year. Live sustainably, conserve energy and save money too! https://www.energy.gov				1	2	3
4	5	6	7	8	9	10
11	12	13	14 Flag Day	15	16	17
18 Father's Day	19 Juneteenth	20	21 Summer Begins	22	23	24
25	26	27	28	29	30	

Goals:

Flexible & Occasional Expense Chart for July 2023

Date	Food & Supplies	Clothing & Personal	Transportation	Medical	Education/ Recreation	Gifts/Donations				Total
1										
2										
3										
4										
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31										
Totals										
Expense Plan										
Over or Under Plan										

July 2023

National Health Insurance Month

Monthly Income	July 2023
Income/Wages	
Part-Time Income	
Child Support/Alimony	
Public Assistance/Food Stamps/WIC	
Unemployment/Disability	
Social Security	
Retirement/Pension	
Money from Relatives	
Other	
Total Income	

Fixed Expenses	July 2023
Housing (rent/mortgage)	
Utilities (electric/natural gas/water)	
Cell phone	
Cable/Internet	
Loans	
Child Care	
Insurance	
Savings	
Other	
Total Fixed Expenses	

This Month's Results	July 2023
Actual Income	
Actual Fixed Expenses	
Sub-total (subtract fixed from income)	
Actual Flexible Expenses (from previous page)	
Amount Saved or Overspent (subtract flexible from subtotal)	

SUN	MON	TUES	WED	THURS	FRI	SAT
Savings Tip —Health insurance is one of those things we forget about until we need it. Make time to pick out a health insurance plan before you need it! https://www.healthcare.gov/						1
2	3	4 Independence Day	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

Goals:

Flexible & Occasional Expense Chart for August 2023

Date	Food & Supplies	Clothing & Personal	Transportation	Medical	Education/ Recreation	Gifts/Donations				Total
1										
2										
3										
4										
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31										
Totals										
Expense Plan										
Over or Under Plan										

August 2023

National Traffic Awareness Month

Monthly Income	Aug 2023
Income/Wages	
Part-Time Income	
Child Support/Alimony	
Public Assistance/Food Stamps/WIC	
Unemployment/Disability	
Social Security	
Retirement/Pension	
Money from Relatives	
Other	
Total Income	

Fixed Expenses	Aug 2023
Housing (rent/mortgage)	
Utilities (electric/natural gas/water)	
Cell phone	
Cable/Internet	
Loans	
Child Care	
Insurance	
Savings	
Other	
Total Fixed Expenses	

This Month's Results	Aug 2023
Actual Income	
Actual Fixed Expenses	
Sub-total (subtract fixed from income)	
Actual Flexible Expenses (from previous page)	
Amount Saved or Overspent (subtract flexible from subtotal)	

SUN	MON	TUES	WED	THURS	FRI	SAT
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31	<p>Savings Tip—National Traffic Awareness Month aims to shed light on accident prevention for pedestrians, passengers, and drivers. Buckle Up. Follow traffic safety rules. Say NO to the cell phone. Slow down. Take breaks. Do Not drive impaired. https://www.nhtsa.gov/risky-driving/distracted-driving</p>	

Goals:

Flexible & Occasional Expense Chart for September 2023

Date	Food & Supplies	Clothing & Personal	Transportation	Medical	Education/ Recreation	Gifts/Donations				Total
1										
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Totals										
Expense Plan										
Over or Under Plan										

September 2023

Self-Improvement Month

Monthly Income	Sept 2023
Income/Wages	
Part-Time Income	
Child Support/Alimony	
Public Assistance/Food Stamps/WIC	
Unemployment/Disability	
Social Security	
Retirement/Pension	
Money from Relatives	
Other	
Total Income	

Fixed Expenses	Sept 2023
Housing (rent/mortgage)	
Utilities (electric/natural gas/water)	
Cell phone	
Cable/Internet	
Loans	
Child Care	
Insurance	
Savings	
Other	
Total Fixed Expenses	

This Month's Results	Sept 2023
Actual Income	
Actual Fixed Expenses	
Sub-total (subtract fixed from income)	
Actual Flexible Expenses (from previous page)	
Amount Saved or Overspent (subtract flexible from subtotal)	

SUN	MON	TUES	WED	THURS	FRI	SAT
<p>Savings Tip—Self-Improvement is the quest to make you better! Self-Improvement month reminds us that we all need to improve—and we all need to care for ourselves. It's an opportunity for us to assess how satisfied we are with ourselves and to take the necessary steps to become who we aspire to be.</p>					1	2
3	4 Labor Day	5	6	7	8	9
10	11 Patriot Day	12	13	14	15 Rosh Hashanah	16
17	18	19	20	21	22	23 Autumn Begins
24 Yom Kippur	25	26	27	28	29	30

Goals:

Flexible & Occasional Expense Chart for October 2023

Date	Food & Supplies	Clothing & Personal	Transportation	Medical	Education/ Recreation	Gifts/Donations				Total
1										
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31										
Totals										
Expense Plan										
Over or Under Plan										

October 2023

Financial Planning Month

Monthly Income	Oct 2023
Income/Wages	
Part-Time Income	
Child Support/Alimony	
Public Assistance/Food Stamps/WIC	
Unemployment/Disability	
Social Security	
Retirement/Pension	
Money from Relatives	
Other	
Total Income	

Fixed Expenses	Oct 2023
Housing (rent/mortgage)	
Utilities (electric/natural gas/water)	
Cell phone	
Cable/Internet	
Loans	
Child Care	
Insurance	
Savings	
Other	
Total Fixed Expenses	

This Month's Results	Oct 2023
Actual Income	
Actual Fixed Expenses	
Sub-total (subtract fixed from income)	
Actual Flexible Expenses (from previous page)	
Amount Saved or Overspent (subtract flexible from subtotal)	

SUN	MON	TUES	WED	THURS	FRI	SAT
1	2	3	4	5	6	7
8	9 Columbus Day	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31 Halloween	Savings Tip —Pay Yourself First. Make saving a consistent priority. Automating savings through automatic monthly deductions encourages a sound financial habit. Routine saving is one of the pillars of personal finance and a good strategy for building wealth. https://www.consumerfinance.gov/about-us/blog/looking-easy-way-save-money-make-it-automatic/			

Goals:

Flexible & Occasional Expense Chart for November 2023

Date	Food & Supplies	Clothing & Personal	Transportation	Medical	Education/ Recreation	Gifts/Donations				Total
1										
2										
3										
4										
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30										
Totals										
Expense Plan										
Over or Under Plan										

November 2023

National Gratitude Month

Monthly Income	Nov 2023
Income/Wages	
Part-Time Income	
Child Support/Alimony	
Public Assistance/Food Stamps/WIC	
Unemployment/Disability	
Social Security	
Retirement/Pension	
Money from Relatives	
Other	
Total Income	

Fixed Expenses	Nov 2023
Housing (rent/mortgage)	
Utilities (electric/natural gas/water)	
Cell phone	
Cable/Internet	
Loans	
Child Care	
Insurance	
Savings	
Other	
Total Fixed Expenses	

This Month's Results	Nov 2023
Actual Income	
Actual Fixed Expenses	
Sub-total (subtract fixed from income)	
Actual Flexible Expenses (from previous page)	
Amount Saved or Overspent (subtract flexible from subtotal)	

SUN	MON	TUES	WED	THURS	FRI	SAT
Savings Tip — As the Roman philosopher Cicero explained, "Gratitude is not only the greatest of virtues, but the mother of all others." https://edis.ifas.ufl.edu/publication/FY1404			1	2	3	4
5	6	7	8	9	10	11
Daylight Saving Time Ends		Election Day				Veterans Day
12	13	14	15	16	17	18
19	20	21	22	23	24	25
				Thanksgiving		
26	27	28	29	30		

Goals:

Flexible & Occasional Expense Chart for December 2023

Date	Food & Supplies	Clothing & Personal	Transportation	Medical	Education/ Recreation	Gifts/Donations				Total
1										
2										
3										
4										
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6										
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30										
31										
Totals										
Expense Plan										
Over or Under Plan										

December 2023

Month of Giving

Monthly Income	Dec 2023
Income/Wages	
Part-Time Income	
Child Support/Alimony	
Public Assistance/Food Stamps/WIC	
Unemployment/Disability	
Social Security	
Retirement/Pension	
Money from Relatives	
Other	
Total Income	

Fixed Expenses	Dec 2023
Housing (rent/mortgage)	
Utilities (electric/natural gas/water)	
Cell phone	
Cable/Internet	
Loans	
Child Care	
Insurance	
Savings	
Other	
Total Fixed Expenses	

This Month's Results	Dec 2023
Actual Income	
Actual Fixed Expenses	
Sub-total (subtract fixed from income)	
Actual Flexible Expenses (from previous page)	
Amount Saved or Overspent (subtract flexible from subtotal)	

SUN	MON	TUES	WED	THURS	FRI	SAT
<p>Savings Tip—Holiday spending can be a source of family financial stress. Set limits, make a list and check it twice. Remember—this is the season of giving, not the season of spending. Call your local UF/IFAS Extension office to order the 2024 Money Management Calendar. https://edis.ifas.ufl.edu/publication/HE827</p>					1	2
3	4	5	6	7 Hanukkah	8	9
10	11	12	13	14	15	16
17	18	19	20	21 Winter Begins	22	23
24 New Year's Eve 31	25 Christmas Day	26 Kwanzaa	27	28	29	30

Goals:

Flexible & Occasional Expense Chart for 2022/2023

Month	Food & Supplies	Clothing & Personal	Transportation	Medical	Education/ Recreation	Gifts/ Donations				Total
September										
October										
November										
December										
January										
February										
March										
April										
May										
June										
July										
August										
September										
October										
November										
December										
Totals										
Expense Plan										
Over or Under plan										

Notes

September

October

November

December

January

February

March

April

May

June

July

August

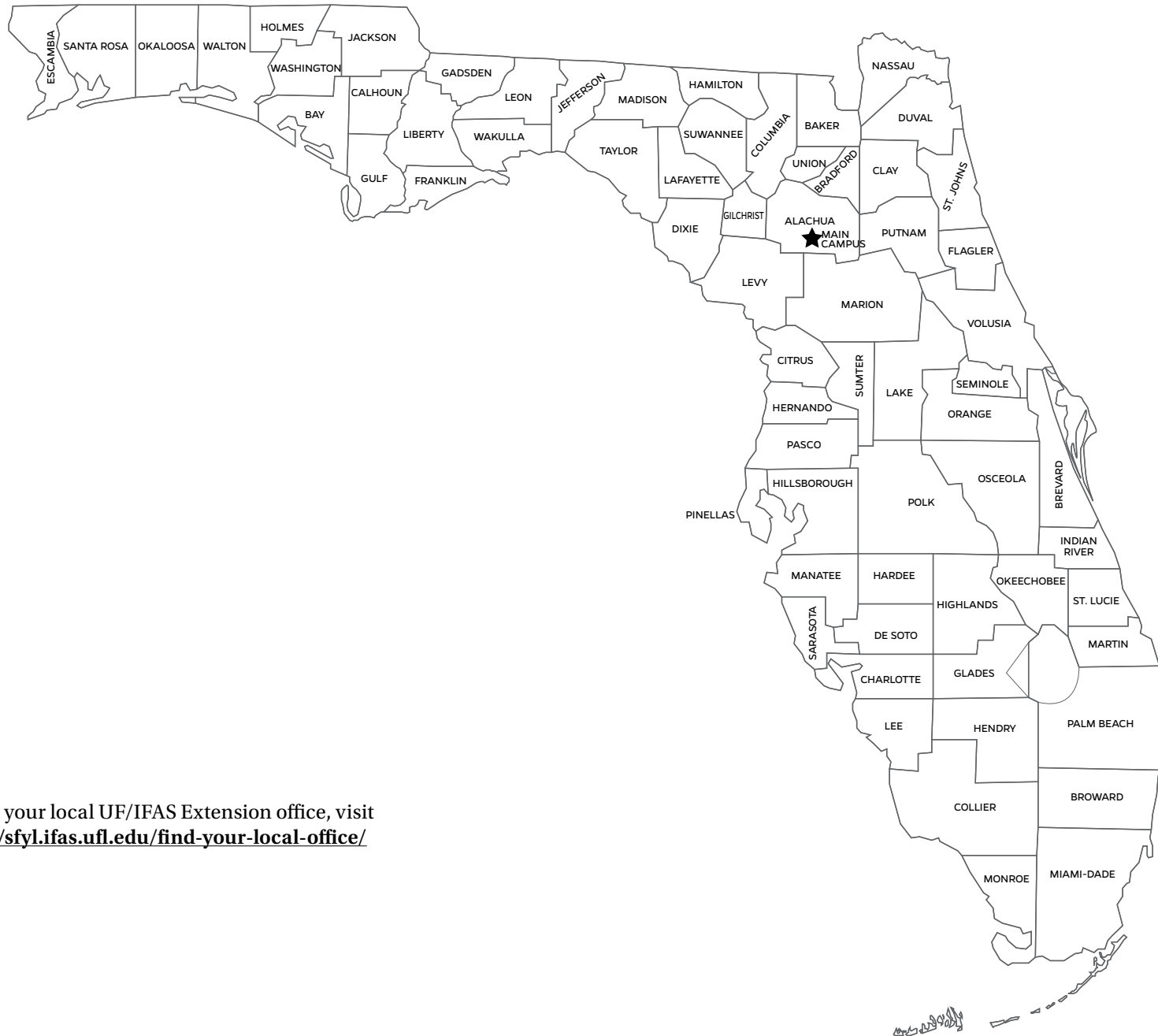
September

October

November

December

UF/IFAS Extension is in Each of Florida's 67 Counties



To find your local UF/IFAS Extension office, visit <https://sfyl.ifas.ufl.edu/find-your-local-office/>

Alachua County

22712 W Newberry Rd
Newberry, FL 32669
Phone: (352) 955-2402

Baker County

1025 W Macclenny Ave
Macclenny, FL 32063
Phone: (904) 259-3520

Bay County

2728 E 14th St
Panama City, FL 32401
Phone: (850) 248-8091

Bradford County

2266 N Temple Ave
Starke, FL 32091
Phone: (904) 966-6224

Brevard County

3695 Lake Dr
Cocoa, FL 32926
Phone: (321) 633-1702

Broward County

3245 College Ave
Davie, FL 33314
Phone: (954) 756-8550

Calhoun County

20816 Central Ave E, Ste 1
Blountstown, FL 32424
Phone: (850) 674-8323

Charlotte County

1120 O'Donnell Blvd
Port Charlotte, FL 33953
Phone: (941) 764-4340

Citrus County

3650 W Sovereign Path, Ste 1
Lecanto, FL 34461
Phone: (352) 527-5700

Clay County

2463 SR 16, W
Green Cove Springs,
FL 32043
Phone: (904) 284-6355

Collier County

14700 Immokalee Rd
Naples, FL 34120
Phone: (239) 252-4800

Columbia County

437 NW Hall of Fame Dr
Lake City, FL 32055-3708
Phone: (386) 752-5384

DeSoto County

2150 NE Roan St
Arcadia, FL 34266
Phone: (863) 993-4846

Dixie County

99 NE 121st St
PO Box 640
Cross City, FL 32628
Phone: (352) 498-1237

Duval County

1010 N McDuff Ave
Jacksonville, FL 32254
Phone: (904) 255-7450

Escambia County

3740 Stefani Rd
Cantonment, FL 32533
Phone: (850) 475-5230

Flagler County

150 Sawgrass Rd
Bunnell, FL 32110
Phone: (386) 437-7464

Franklin County

261 Dr. Frederick
Humphries St
Apalachicola, FL 32320-1775
Phone: (850) 653-9337

Gadsden County

2140 West Jefferson St
Quincy, FL 32351
Phone: (850) 875-7255

Gilchrist County

125 East Wade St
Trenton, FL 32693-0157
Phone: (352) 463-3174

Glades County

900 US Hwy 27, SW,
PO Box 1527
Moore Haven, FL 33471
Phone: (863) 946-0244

Gulf County

200 N 2nd St
Wewahitchka, FL 32465
Phone: (850) 639-3200

Hamilton County

1143 US Hwy 41, NW
Jasper, FL 32052
Phone: (386) 792-1276

Hardee County

507 Civic Center Dr
Wauchula, FL 33873
Phone: (863) 773-2164

Hendry County

1085 Pratt Blvd
Labelle, FL 33935
Phone: (863) 674-4092

Hernando County

16110 Aviation Loop Dr
Brooksville, FL 34604
Phone: (352) 754-4433

Highlands County

4509 George Blvd
Sebring, FL 33872
Phone: (863) 402-6540

Hillsborough County

5339 S CR 579
Seffner, FL 33584
Phone: (813) 744-5519

Holmes County

1169 E Hwy 90
Bonifay, FL 32425
Phone: (850) 547-1108

Indian River County

1800 27th St, Bldg B
Vero Beach, FL 32960-0310
Phone: (772) 226-4330

Jackson County

2741 Pennsylvania Ave, Ste 3
Marianna, FL 32448
Phone: (850) 482-9620

Jefferson County

2729 W Washington St
Monticello, FL 32344
Phone: (850) 342-0187

Lafayette County

176 SW Community Cr,
Ste D
Mayo, FL 32066
Phone: (386) 294-1279

Lake County

1951 Woodlea Rd
Tavares, FL 32778
Phone: (352) 343-4101

Lee County

3410 Palm Beach Blvd
Fort Myers, FL 33916
Phone: (239) 533-7400

Leon County

615 Paul Russell Rd
Tallahassee, FL 32301
Phone: (850) 606-5200

Levy County

625 N Hathaway Ave
Bronson, FL 32621
Phone: (352) 486-5131

Liberty County

10405 NW Theo Jacobs Way
Bristol, FL 32321
Phone: (850) 643-2229

Madison County

184 NW College Loop
Madison, FL 32340
Phone: (850) 973-4138

Manatee County

1303 17th St, W
Palmetto, FL 34221
Phone: (941) 722-4524

Marion County

2232 NE Jacksonville Rd
Ocala, FL 34470
Phone: (352) 671-8400

Martin County

2614 SE Dixie Hwy
Stuart, FL 34996
Phone: (772) 288-5654

Miami-Dade County

18710 SW 288th St
Homestead, FL 33030
Phone: (305) 248-3311

Monroe County

1100 Simonton St, Rm 2-260
Key West, FL 33040
Phone: (305) 292-4501

Nassau County

543350 US Hwy 1
Callahan, FL 32011
Phone: (904) 530-6353

Okaloosa County

3098 Airport Rd
Crestview, FL 32539
Phone: (850) 689-5850

Okeechobee County

458 Hwy 98, N
Okeechobee, FL 34972
Phone: (863) 763-6469

Orange County

6021 S Conway Rd
Orlando, FL 32812
Phone: (407) 254-9200

Osceola County

1921 Kissimmee Valley Ln
Kissimmee, FL 34744
Phone: (321-697-3000

Palm Beach County

559 N Military Tr
West Palm Beach, FL 33415
Phone: (561) 233-1712

Pasco County

36702 SR 52
Dade City, FL 33525
Phone: (352)-518-0156

Pinellas County

12520 Ulmerton Rd
Largo, FL 33774
Phone: (727) 582-2100

Polk County

1702 Hwy 17 S
Bartow, FL 33831
Phone: (863) 519-1041

Putnam County

111 Yelvington Rd, Ste 1
E Palatka, FL 32131
Phone: (386) 329-0318

Santa Rosa County

6263 Dogwood Dr
Milton, FL 32570
Phone: (850) 623-3868

Sarasota County

6700 Clark Rd
Sarasota, FL 34241
Phone: (941) 861-9900

Seminole County

250 W County Home Rd
Sanford, FL 32773
Phone: (407) 665-5560

**Seminole Tribe
of Florida**

Rt 6 Box 767
Okeechobee, FL 34974
Phone: (863) 763-5020

St. Johns County

3125 Agricultural Center Dr
St Augustine, FL 32092
Phone: (904) 209-0430

St. Lucie County

8400 Picos Rd, Ste 101
Ft Pierce, FL 34945
Phone: (772) 462-1660

Sumter County

7620 SR 471, Ste 2
Bushnell, FL 33513
Phone: (352) 569-6862

Suwannee County

1302 11th St, SW
Live Oak, FL 32064
Phone: (386) 362-2771

Taylor County

203 Forest Park Dr
Perry, FL 32348
Phone: (850) 838-3508

Union County

15120 SW 84th St
Lake Butler, FL 32054
Phone: (386) 496-2321

Volusia County

3100 E New York Ave
DeLand, FL 32724
Phone: (386) 822-5778

Wakulla County

84 Cedar Ave
Crawfordville, FL 32327
Phone: (850) 926-3931

Walton County

732 N 9th St
DeFuniak Springs, FL 32433
Phone: (850) 892-8172

Washington County

1424 Jackson Ave, Ste A
Chipley, FL 32428
Phone: (850) 638-6180

Income Tax Updates

Major tax law changes have affected every taxpayer filing an income tax return since 2018. Highlights include:

- Standard deduction changes nearly doubled
- Various deductions limited or discontinued
- Various permanent and temporary credits

For the most up to date Tax information, please visit: <https://www.irs.gov/newsroom/help-for-taxpayers-and-tax-professionals>

Ensure you are getting your federal withholding right. Withholding determines if you are due a refund or if you have to pay. <https://www.irs.gov/individuals/tax-withholding-estimator>

The IRS's Volunteer Income Tax Assistance (VITA) and Tax Counseling for the Elderly (TCE) programs offer free basic tax return preparation to qualified individuals.

VITA/TCE services are FREE.

- Do it yourself with free software available at Free File: <https://www.irs.gov/filing/free-file-do-your-federal-taxes-for-free>.
- Find a location where an IRS-trained and certified volunteer can prepare your income tax return for you: <https://www.irs.gov/individuals/find-a-location-for-free-tax-prep>.

At select tax sites, taxpayers also have an option to prepare their own basic federal and state tax return free using Web-based tax preparation software with an IRS-certified volunteer to help guide you through the process. This option is only available at locations that list "Self-Prep" in the site listing.

If you are self-employed or a contract worker and are issued a 1099 MISC., it is imperative that you keep good financial records.

IRS is now featuring information and resources to help small business owners and self-employed individuals. <https://www.irs.gov/newsroom/understanding-the-tax-responsibilities-that-come-with-starting-a-small-business>

Income: You must report all income on your tax return, even if you do not receive Forms 1099 from the businesses that pay you.

Expenses: You can lower the amount of tax you owe by deducting certain expenses.

There are two types of tax credits:

A nonrefundable tax credit means you get a refund only up to the amount you owe.

A refundable tax credit means you get a refund, even if it's more than what you owe.

Popular credits include:

Credits for Individuals:

- Family and Dependent Credits
- Earned Income Tax Credit
- Child and Dependent Care Credit

Other popular credits:

- Credit for Other Dependents
- Credit for the Elderly or Disabled
- Income and Savings Credits
- Saver's Credit

Health Care Credits for individuals:

- Premium Tax Credit (Affordable Care Act)
- Health Coverage Tax Credit

Education Credits for individuals:

- American Opportunity Credit, and
- Lifetime Learning Credit

Did you know that the IRS has information in 21 languages? <https://www.irs.gov/help/languages>

Credit Report

A credit report is a statement that summarizes information about your past credit history and current credit activity. It records how a person manages credit. A credit report consists of four basic sections:

1. **Identity Information:** Personal information to identify you. It would not include demographics, such as gender or race, but other information like your current or previous addresses, date of birth, telephone numbers, and employment information.
2. **Public Records:** This is where legal issues related to your financial situation are reported. This includes information like bankruptcies, foreclosures, judgments and other court proceedings such as tax liens.
3. **Credit History:** Includes an account for each company that has granted you credit. Types of credit include installment (mortgage, car loan) or revolving (credit cards, personal lines of credit). The credit report shows the following:
 - Name under which the account is listed (your name or names if a joint account), total amount of the loan, credit limit and the highest balance on the card.
 - How much you owe and how well you've paid the account.
 - Status of the account (open, inactive, closed, paid etc.) .
4. **Inquiries:** A list of everyone who has asked to see your credit report within the past two years. Inquiries are divided into two sections:
 - Hard inquiries: Initiated by filing out a credit application. The more of these inquiries, the more potential there is for debt.
 - Soft inquiries: From companies that want to send out promotional offers to pre-qualifies individuals. Also, from current creditors monitoring your account.

How To Get Your Credit Report

You are entitled to a free credit report every 12 months from each of the three major consumer credit reporting agencies, which include:

- TransUnion
- Experian
- Equifax

You can request and review your free report through one of the following ways:

- Online: Visit AnnualCreditReport.com
- Phone: Call (877) 322-8228
- Mail: Download and complete the Annual Credit Report Request form. Mail the completed form to:

Annual Credit Report Request Service

P.O BOX 105281

Atlanta, GA 30348-5281

Check Your Credit Report

Carefully review your report for accuracy. Ensure all the information is correct and up-to-date. Check for any wrong addresses, misreported late payments and open accounts that you closed or did not open.

Dispute Mistakes Found on Your Credit Report

If you see something you believe to be inaccurate or incomplete, contact the company reporting the information. You can also dispute the information with the credit reporting agency. File credit report disputes via regular mail, telephone, or email. Using email is highly recommended because the process is faster, and you have the option to track the status of your dispute.

Credit Report Tips

- Check your credit report every 4 months. You can check a report for free once a year from the three credit reporting agencies. This can help prevent against identity theft.
- Requesting your credit report does not affect your credit score.
- Knowing what is on your report helps you know what lenders are seeing.

Identity Theft

Under federal law, identity theft occurs when someone uses or attempts to use the sensitive personal information of another person to commit fraud. In 2021, there were nearly 1.4 million reports of identity theft received by the Federal Trade Commission.

Signs Someone Is Using Your Identity

- Unexplained transactions from your bank account
- No longer receiving expected bills or other mail. (This could be a sign someone changed your billing address.)
- Receiving calls from debt collectors about debt you didn't incur.
- Unfamiliar accounts or loans on your credit report.
- The IRS says it got more than one tax return in your name.
- You receive medical bills for services you did not get.

How to Protect Yourself Against Identity Theft

- Get your credit report every four months from the three credit reporting agencies and carefully inspect to make sure everything listed there belongs to you.
- Set up bank alerts to help notify you of unusual activity or fraud.
- Enable the security features on your mobile devices.
- Use multi-factor authentication for an extra layer of security.
- Update your passwords periodically and avoid using the same password for multiple sites.

What To Do If You Are A Victim of Identity Theft

- Contact the credit reporting agencies and set up fraud alerts. (You can also do a credit freeze, which restricts access to your credit report.)
- Call the fraud department at the companies or financial institutions where you suspect the identity thief used your personal information.
- Report identity theft to FTC (Federal Trade Commission) <https://report-fraud.ftc.gov/#/>

Sources for Credit Reports

- <https://edis.ifas.ufl.edu/publication/FY1067>
- <https://www.consumerfinance.gov/consumer-tools/credit-reports-and-scores/>
- <https://www.annualcreditreport.com/index.action>

Sources for Identity Theft

- <https://consumer.ftc.gov/articles/what-know-about-credit-freezes-fraud-alerts>
- <https://consumer.ftc.gov/consumer-alerts/2022/02/how-tell-if-someone-using-your-identity>
- <https://www.consumerfinance.gov/ask-cfpb/how-can-i-protect-myself-and-others-i-care-about-from-fraud-and-scams-en-1935/>
- <https://www.ftc.gov/news-events/news/press-releases/2022/02/new-data-shows-ftc-received-28-million-fraud-reports-consumers-2021-0>



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