

WHAT IS A BUDGET?

A Plan. A budget is a plan for managing your money. A budget helps guide you with spending and using your money. If you work with your budget, it will be a tool to help you make better decisions about using your money. A budget can guide you and help you make ends meet – that is, to make sure your financial means meet your financial ends or goals.



WHAT DID OUR ALLIGATOR SAY WHEN HE BIT HIS OWN TAIL? WOW! IT **HURTS** WHEN YOU MAKE ENDS MEAT!

Is It Painful? If you don't have unlimited funds and have never tried to make a budget and follow it, you may find the budget process can be painful at first. As you better understand how to make ends meet, your budget will not hurt – it will give you peace of mind and help you meet sound financial goals.

Are You Hungry, Cold and Ragged?

The reason to use a budget is to help you make sure you have enough money to pay

for the essentials *before* you spend on the extras that you do not really need now.

Do You Wear Silk Shirts and Eat Cold Leftover Pizza? If you have been spending without a budget, you may find you have been spending on the extras without taking care of the essentials. Many consumers who have never followed a budget are in debt and struggling to keep up with interest payments that seem to get more and more demanding.

Bite the Bullet Now! No matter how painful your financial situation may be, you must focus your attention on your finances to keep your situation from getting worse – and to learn how to make your situation better. You will be amazed at how much better you can do if you live debt-free.

Advice. Financial planners and budget experts provide general recommendations about the amounts consumers should spend on essentials – food, clothing and shelter. Most experts advise you to include health care and retirement savings as essentials. The problem with almost all advice is that it never seems easy to follow. You think no one understands your misery or the difficulties you face! Not so!

Trained Counselors. You can speak to a trained counselor by calling Express Consolidation 1-800-689-9014. Ask for advice about your debt situation. If your bills and payment obligations qualify, you may enroll in a debt management plan. If a debt management plan is not a practical

and economic option for you, your counselor will advise you and suggest alternatives that may help.

Help With Budgeting. Whether you enroll in a debt management plan or choose another way to help improve your finances, you should begin budgeting now. If you are working with a budget but find yourself with problems, review your budget and your finances carefully – your budget may not offer you adequate guidance. You can always benefit from more information. The Express website offers educational materials and opportunities to learn and to help your family manage better. www.expressconsolidation.org. If you have no Internet access, call Express Consolidation and request information as well as a counseling interview: 1-800-689-9014.



AAAAH! I CAN ENJOY SPICED TURTLE EGGS WITH MY COD-LIVER-OIL COCKTAIL! I AM LEARNING "PAINLESS" WAYS TO MAKE ENDS *MEET*! NOW I KNOW: IT WASN'T ABOUT "MEAT" – IT WAS ALWAYS ABOUT ME!

Express Consolidation offers programs and presentations for groups from all

walks of life and from all levels of experience.

Financial Recovery! From the pains of trying to make his “ends meet,” our handsome alligator is on his way to financial recovery! His bandaged wound is healing and his crocodile tears are dry because his knowledge of financial management is growing. With good planning, he has enough extra each month for personal luxuries: a lovely bowl of turtle eggs with his cod-liver-oil cocktails! Don’t turn up your nose! They are his choice and he has money to pay for his choice!

Budgeting Is Almost Free! You have heard there is no such thing as a “free lunch,” but good budgeting is almost free! The cost: some paper, a pencil (with eraser) and truth. You can hide budget notes from everyone *except yourself* – but you need to know the truth, and to use the truth to help you be debt-free.

Start Now! There are many ways to start or improve a budget. We think it is better to start with simple things for your budget – please don’t put it off. Start with three simple things. As you go on, doing things in an organized manner will be more important. On three sheets of paper, write down three things. **Start with:**

***What you earn,
What you owe and
What you spent last week.***

Next: Contact Express Consolidation. Ask for help and for information about its budgeting education. 1-800-689-9014.

ABOUT EXPRESS CONSOLIDATION

Express Consolidation was formed in 2000. We can help arrange for creditors to accept reduced payments, lower interest rates, and reduce or eliminate late and over-limit fees. We partner with other organizations, schools, and area merchants to provide financial education and assistance to the local community.

Express Consolidation will qualify for any additional licensing helpful in states where clients need its debt management services.

Express Consolidation has been recognized by the Better Business Bureau, Dunn & Bradstreet, Equifax and The National Institute for Financial Counseling Education.

Express Consolidation is a member of the American Association of Debt Management Organizations and participates in its training and other programs.

Organizations and companies whose logos appear on Express Consolidation materials have authorized it to use the logos.

Express Consolidation offers education, training, references and resources for consumer education, debt resolution and provides referrals for other consumer financial needs.

Express Consolidation is not (and does not seek to be) an investment adviser and does not sell, offer to sell or provide evaluations of any security as defined under United States Securities Acts and Regulations.

Express Consolidation does not engage in tax accounting or preparing tax returns for clients. The Company advises clients to cooperate fully with tax authorities and to pay their tax obligations.

Express Consolidation does not engage in the practice of law.

The Express Consolidation mission is to provide education and debt management services with integrity, efficiency and intelligence. Express Consolidation offers a variety of presentations and materials to help people better understand personal finances and related subjects at every level from helping teach children from kindergarten through college. Express Consolidation believes in sound habits and education in managing personal finances.

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EXPRESS CONSOLIDATION

What do you *EARN*?

What do you *OWE*?

What did you *SPEND*
last week?

DO YOU HAVE A
BUDGET?

DOES YOUR BUDGET
HELP *YOU* TO
MANAGE?

WELL, WHAT IS A BUDGET?

Is there any help to make ends meet?

Where do I start?

What should I do?

Can I really call for help – without
obligation?