



The Case of the Disappearing Dollars

Everyone has a few “black holes” where money seems to disappear. If you discover the holes, you can plug them up. Here are some common “black holes” for money. Check the ones that apply to you. Of those, circle the one that is the biggest. If you want to commit to change one, underline it now. Can you think of more?

EXPENSES
MONTHLY YEARLY

EXPENSES
MONTHLY YEARLY

<input type="checkbox"/> hobbies	_____	_____	<input type="checkbox"/> hair care	_____	_____
<input type="checkbox"/> home parties	_____	_____	<input type="checkbox"/> household items	_____	_____
<input type="checkbox"/> laundromat	_____	_____	<input type="checkbox"/> bank charges	_____	_____
<input type="checkbox"/> long distance calls	_____	_____	<input type="checkbox"/> newspapers	_____	_____
<input type="checkbox"/> beer, wine	_____	_____	<input type="checkbox"/> lottery tickets	_____	_____
<input type="checkbox"/> books	_____	_____	<input type="checkbox"/> lunches out	_____	_____
<input type="checkbox"/> cable TV	_____	_____	<input type="checkbox"/> magazines	_____	_____
<input type="checkbox"/> candy	_____	_____	<input type="checkbox"/> membership dues	_____	_____
<input type="checkbox"/> movies	_____	_____	<input type="checkbox"/> eating out	_____	_____
<input type="checkbox"/> cigarettes	_____	_____	<input type="checkbox"/> clothing	_____	_____
<input type="checkbox"/> coffee	_____	_____	<input type="checkbox"/> compact discs	_____	_____
<input type="checkbox"/> cosmetics	_____	_____	<input type="checkbox"/> snacks	_____	_____
<input type="checkbox"/> soda	_____	_____	<input type="checkbox"/> toll roads	_____	_____
<input type="checkbox"/> electronic games	_____	_____	<input type="checkbox"/> transportation	_____	_____
<input type="checkbox"/> entertainment	_____	_____	<input type="checkbox"/> vacations	_____	_____
<input type="checkbox"/> fast food	_____	_____	<input type="checkbox"/> video rentals	_____	_____
<input type="checkbox"/> gifts	_____	_____	<input type="checkbox"/> hobbies	_____	_____
<input type="checkbox"/> concert tickets	_____	_____	<input type="checkbox"/> copies	_____	_____
<input type="checkbox"/> school supplies	_____	_____	<input type="checkbox"/> other	_____	_____

Source: Adapted from *Making Money Work for You*, UNH Cooperative Extension, for Project C.A.S.H. Handout #3