

# 2025 financial Too

Michelle Escalante | Jan 1, 2025



## Credit Repair & Management Tools

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Credit Karma

Website/App: [www.creditkarma.com](https://www.creditkarma.com)

Overview: Free credit score monitoring and personalized tips for improving credit.

## Experian Boost

Website/App: [www.experian.com/boost](https://www.experian.com/boost)

Overview: Adds your utility and streaming payments to your credit report to help improve your score.

## Credit Sesame

Website/App: [www.creditsesame.com](https://www.creditsesame.com)

Overview: Provides a free credit score, credit monitoring, and tips for managing debt.

# Reno/Sparks Mortgage Lenders

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## Kristen Washington

Website/App: <https://crosscountrymortgage.com/>

Overview: Specializes in home loans for first-time buyers and refinancing options in Northern Nevada.

## Kevin Edwards

Website/App: <https://arborfinancialgroup.net/>

Overview: A trusted lender in the Reno-Sparks area with various loan programs tailored to Nevada

residents.

## Rudy Garcia (se habla español)

Website/App: <https://mortgage.snmc.com/>

Overview: These professionals are well-equipped to assist Spanish-speaking clients with their mortgage needs in the Reno/Sparks area.

# Personal Finance Apps

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## Acorns

Website/App: [www.acorns.com](http://www.acorns.com)

Overview: A micro-investing app that rounds up your purchases to the nearest dollar and invests the spare change.

## Mint

Website/App: [www.mint.com](http://www.mint.com)

Overview: Tracks your spending, creates budgets, and manages bills in one app.

## Rocket Money

Website/App: [www.rocketmoney.com](http://www.rocketmoney.com)

Overview: Helps identify and cancel unused subscriptions and tracks spending.

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# Contact Information

I would love to hear from you!

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# Make a Budget

Use this worksheet to see how much money you spend this month. Then, use this month's information to help you plan next month's budget.

Some bills are monthly and some come less often. If you have an expense that does not occur every month, put it in the "Other expenses this month" category.

**MONTH** \_\_\_\_\_ **YEAR** \_\_\_\_\_

## My income this month

Income	Monthly total
Paychecks (salary after taxes, benefits, and check cashing fees)	\$
Other income (after taxes) for example: child support	\$
<b>Total monthly income</b>	<b>\$</b>

**Income**

## My expenses this month

	Expenses	Monthly total
<b>HOUSING</b>	Rent or mortgage	\$
	Renter's insurance or homeowner's insurance	\$
	Utilities (like electricity and gas)	\$
	Internet, cable, and phones	\$
	Other housing expenses (like property taxes)	\$
<b>FOOD</b>	Groceries and household supplies	\$
	Meals out	\$
	Other food expenses	\$
<b>TRANSPORTATION</b>	Public transportation and taxis	\$
	Gas for car	\$
	Parking and tolls	\$
	Car maintenance (like oil changes)	\$
	Car insurance	\$
	Car loan	\$
	Other transportation expenses	\$



## Make a Budget

	Expenses	Monthly total
HEALTH	Medicine	\$
	Health insurance	\$
	Other health expenses (like doctors' appointments and eyeglasses)	\$
PERSONAL AND FAMILY	Child care	\$
	Child support	\$
	Money given or sent to family	\$
	Clothing and shoes	\$
	Laundry	\$
	Donations	\$
	Entertainment (like movies and amusement parks)	\$
	Other personal or family expenses (like beauty care)	\$
FINANCE	Fees for cashier's checks and money transfers	\$
	Prepaid cards and phone cards	\$
	Bank or credit card fees	\$
	Other fees	\$
OTHER	School costs (like supplies, tuition, student loans)	\$
	Other payments (like credit cards and savings)	\$
	Other expenses this month	\$
<b>Total monthly expenses</b>		<b>\$</b>

**Expenses**

$$\begin{array}{ccccc}
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 \boxed{\phantom{0000}} & & & \boxed{\phantom{0000}} & & \boxed{\phantom{0000}} \\
 \text{Income} & & & \text{Expenses} & & 
 \end{array}$$

Maybe your income is more than your expenses. You have money left to save or spend.

Maybe your expenses are more than your income. Look at your budget to find expenses to cut.