



# Budget Building

## One-Minute Financial Quiz: Where Are You Now?

Please take a few minutes to answer the following questions as truthfully as possible. These items may provide ideas for financial goals in the short or long term.

	Yes	No
1. Do you feel like you're in control of your money?	<input type="checkbox"/>	<input type="checkbox"/>
2. Do you have a spending plan/budget—in writing?	<input type="checkbox"/>	<input type="checkbox"/>
3. Do you have financial goals—in writing?	<input type="checkbox"/>	<input type="checkbox"/>
4. Do you have an adequate emergency fund of at least three to six months of income?	<input type="checkbox"/>	<input type="checkbox"/>
5. Do you regularly track your spending using a method such as receipt can, ledger, envelopes, account book, or computer program?	<input type="checkbox"/>	<input type="checkbox"/>
6. Have you calculated your net worth in the past year?	<input type="checkbox"/>	<input type="checkbox"/>
7. Do you regularly talk with family members about money/financial goals?	<input type="checkbox"/>	<input type="checkbox"/>
8. Are you "on track" with saving money for long-term financial goals?	<input type="checkbox"/>	<input type="checkbox"/>





**Alaska Air Group**  
CREDIT UNION

# Budget Building

## My SMART Financial Goals

**S**pecific      **M**easurable      **A**adjustable      **R**ealistic      **T**ime-oriented

<b>Short-term goals</b>	<b>Amount To Save <u>Each</u> <u>Month</u></b>	<b>Target Date/ <u>Time Frame</u></b>	<b>Estimated <u>Cost</u></b>
Example: Down payment on new car	\$280/month	x 18 months	= \$5,040
_____	\$ _____	_____	\$ _____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
<b>Medium-term goals</b>			
_____	\$ _____	_____	\$ _____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
<b>Long-term goals</b>			
_____	\$ _____	_____	\$ _____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____



# Budget Building

## Cash-Flow Statement

Time Period: \_\_\_\_\_ to \_\_\_\_\_

### Income

Salary/wages (self)	\$	\$
Salary/wages (spouse)		
Dividends/interest		
Capital gains		
Sale of investments		
Alimony/child support		
Rental income		
Other		
<b>Total Income</b>	\$	\$

### Expenses

Savings	\$	\$
Transportation expenses		
Taxes		
Insurance (all types)		
Mortgage/rent		
Home maintenance		
Utilities/cell phone/internet		
Medical/dental		
Debt payments		
Food - groceries/home		
Food - dining out		
Holiday expenses		
Gifts		
Recreation		
Education		
Clothing/laundry		
Subscriptions		
Dues		
Pet		
Misc/Other		
<b>Total Expenses</b>	\$	\$



# Budget Building

## Additional Resources

## Alaska Air Group Credit Union

AAGCU is here to help you reach your financial goals with competitive savings rates, low-interest rates on loans, free checking, and first-class member service.

### Contact

Phone: (206) 824-9800 | Email: [info@aagcu.org](mailto:info@aagcu.org) | Website: [www.aagcu.org](http://www.aagcu.org)

### SeaTac Office

2800 S 192nd St. Suite #106  
SeaTac, WA 98188  
Local: (206) 824-9800  
Fax: (206) 824-1421

### Anchorage Office

1048 W. International Airport Road, Suite #102  
Anchorage, Alaska 99518  
Local: (907) 563-5335  
Fax: (907) 562-5235

## Banzai Financial Education

Alaska Air Group Credit Union partners with Banzai to bring your free, high quality financial education resources for all ages. Membership with AAGCU not required.

Find virtual coaches, interactive courses, financial calculators, and articles.



Scan the QR code or visit <https://aagcu.banzai.org/wellness> to learn more.

Alaska Air Group Credit Union | Budget Building