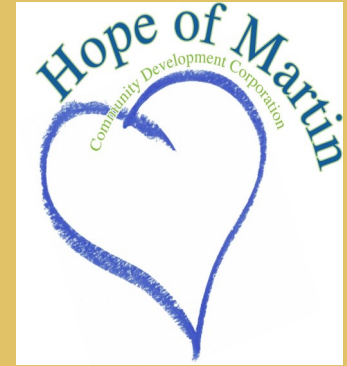


**Office Hours—Monday–Friday  
8:00AM–2:00PM**

**Union City emergency number  
731-446-9618**

**Martin emergency number 731-  
588-5561**



## Part 2—Money Matters: Budgeting

Are you having trouble paying your bills? Are you worried about losing your car because of back payments? Are you getting notices from creditors?

Many people face money problems. People face money problems due to loss of job, overspending, illness or family crisis. The bills just keep coming. Getting a handle on your money problems will keep a bad situation from getting worst.

The first step in helping your self is to develop a budget. First you determine how much money you have coming in each month. Your income includes salary from work, alimony, child support, social security or other benefits. All these count as income.

The second step is to make a list of all your regular expenses for the month. These include your rent, car payment, utilities, gas for the car, insurance premiums for the car and/or health, cable, and telephone bill. Other bills you have each month that may vary are groceries, clothing, and entertainment. These vary because we shop some months for certain items when necessary or there is a sale. If you buy food every day for breakfast or lunch out, this should be included as an expense.

The third step is to make ends meet. You set aside money for the basic items you will have to pay each month—rent, utilities, insurance, food, etc. After that you use what is left for the items that vary each month. Be sure to include your saving account as part of a basic expense item. You can start by putting \$10 a month in your saving. By the end of the year you will have \$120. If you don't have any emergencies you will have that money to build on for the next year.

The best way to determine where your money is going is to track what you spend. Keep receipts and write down what you spend money on in each category—that is food, clothing, rent, telephone, etc. Tracking over a period of time helps you know where your money is going and what you can cut out to help balance your budget and keep saving. There are computer programs for tracking expenses and balancing your checkbook. If you don't have these, you can use paper and pencil and make a list of your expenses for the next 2 to 3 months.

Martha Washington Candy

- 1 Quart chopped pecans
- 2 Lbs. Powdered Sugar
- 1 Stick melted butter
- 2 Tab. Vanilla

HOPE OF MARTIN

PO BOX 354

327 N. McCombs Street

Martin, Tennessee

38237

## MARTHA WASHINGTON CANDY

1 can Eagle Brand Milk

Mix all ingredients together and put into a baking dish over night. Cut into small squares and dip in the following chocolate coating.

### Chocolate Coating

1/2 Square paraffin

6 Oz. Semi-Sweet chocolate chips

Melt paraffin and chips in double boiler. Dip squares in coating and place on wax paper to harden.

During the quarterly spraying for pest control it has been very hard to spray around the walls because of lots of clutter. In order to keep the spiders and bugs from taking over your apartment, please keep your apartment clutter and trash free.