



Presented by the

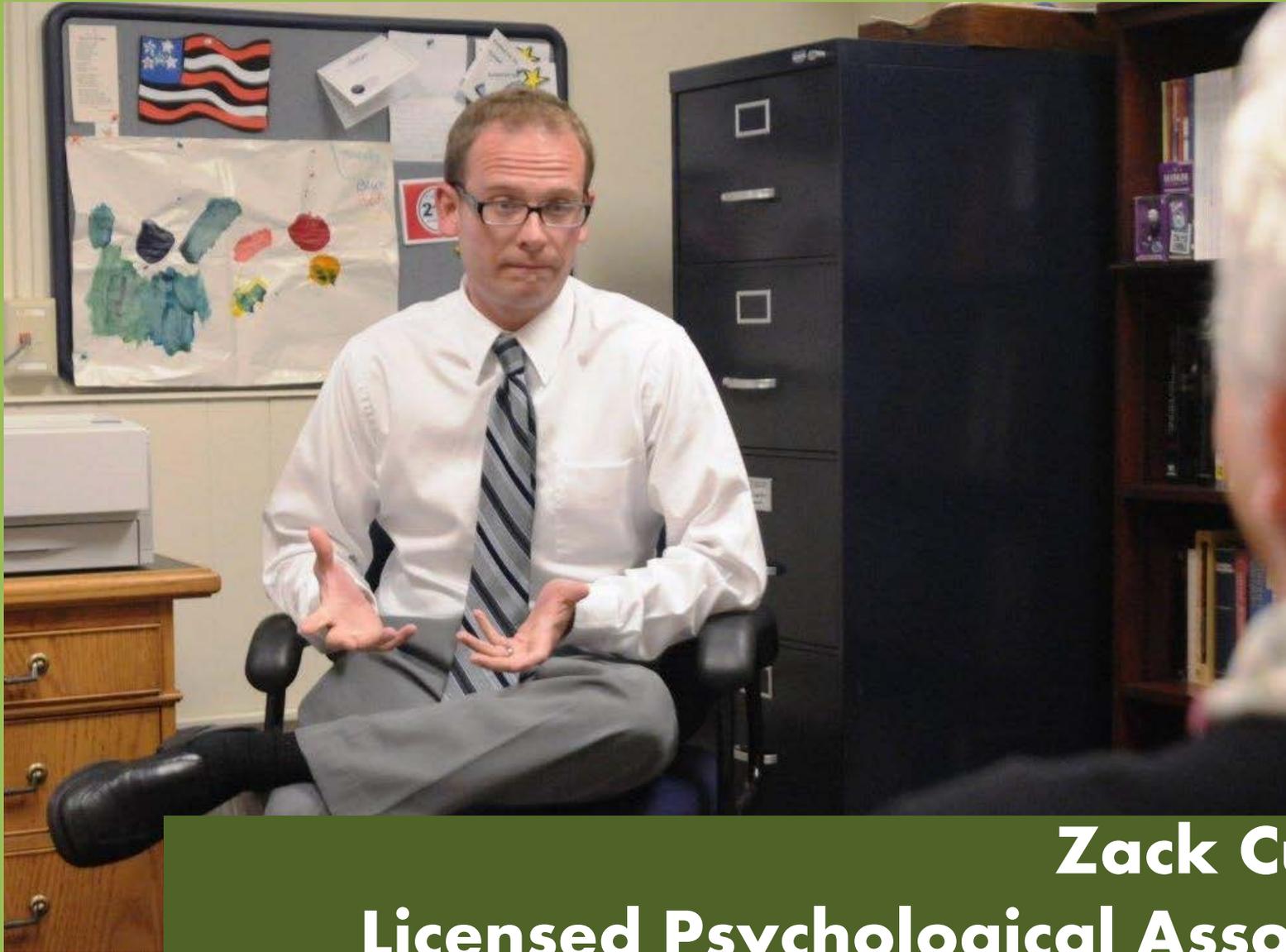
**Kentucky
Employee
Assistance
Program
and
KDLA**

By Zakkkk

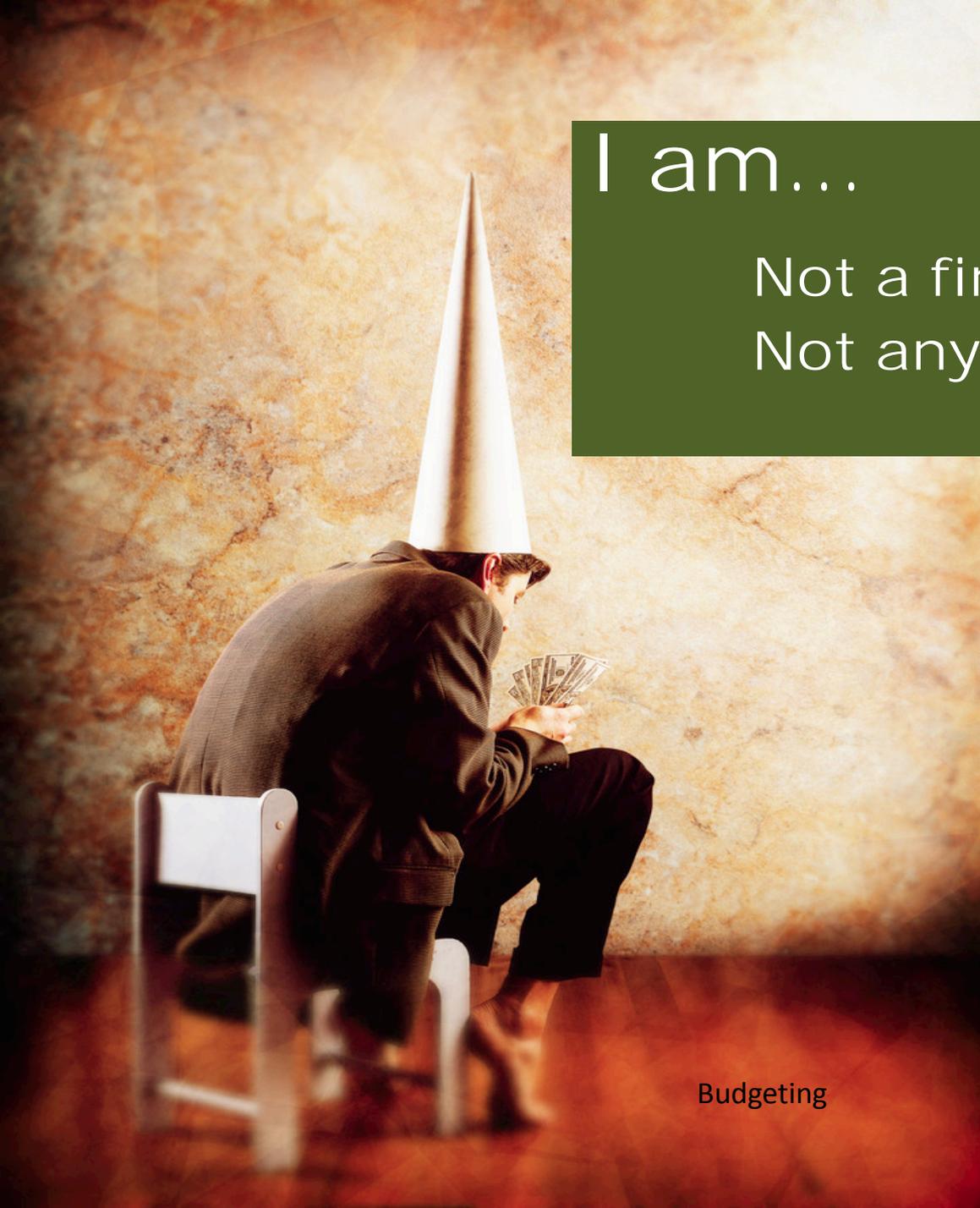
BUDGETING



Zack Culver
Licensed Psychological Associate
KEAP



Zack Culver
Licensed Psychological Associate
KEAP



I am...

Not a financial adviser

Not any smarter than you

Budgeting

Americans spend \$2600 per year on what?

Number one on the list of things they splurge on and number two on the list of things people say they will cut back on during difficult times



Track Your Spending



1. Fixed Expenses

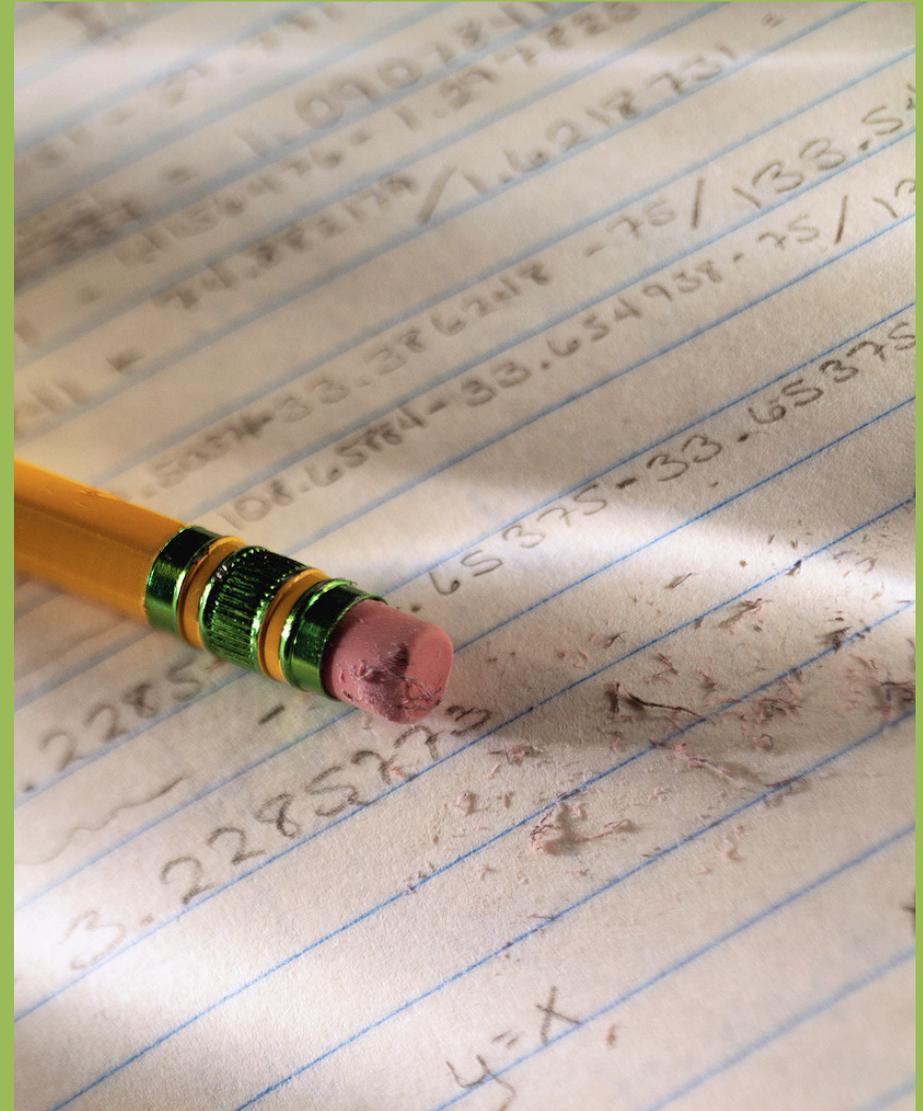
2. Variable Expenses

- Groceries
- Non-food Items
- Eating out
- Clothes
- Entertainment
- Repairs
- Gas

Pencil and Paper



Check Register



The best **free** way to manage your money.

Mint brings all your financial accounts together online or on your mobile device, automatically categorizes your transactions, lets you set budgets and helps you achieve your savings goals.

[Watch the video](#) | [Learn more](#) ▶

Free! Get started here ▶



Get Mint's mobile apps for [iPad](#), [iPhone](#) and Android [phones](#) and [tablets](#).

Stay *SAFE* and *SECURE*



Get *READY* for *TAXES*



FEELIN' *the LOVE*



"Two great features: It's free & it's easy to use"

The New York Times

"Your financial situation, in the palm of your hand"

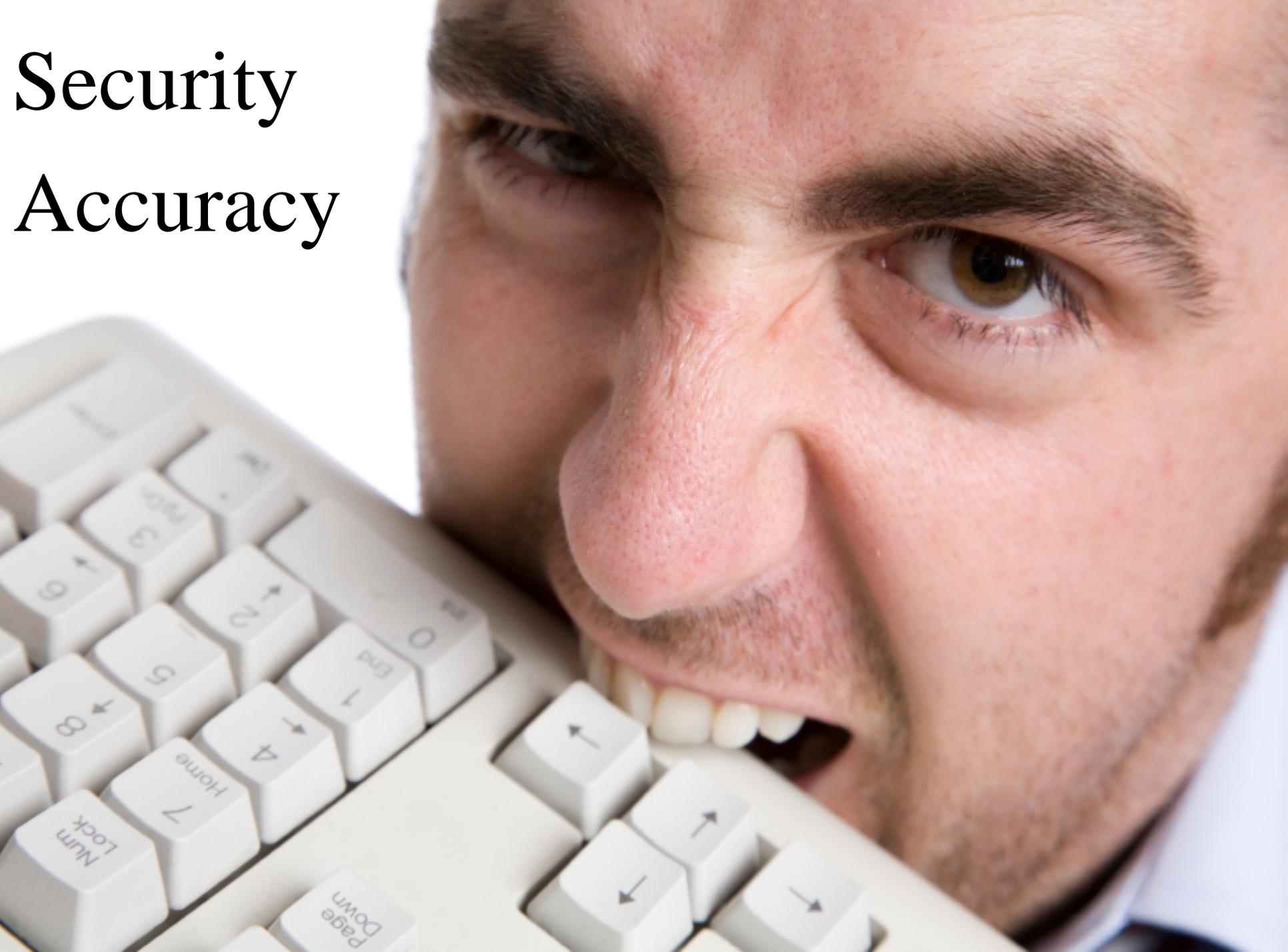
Like 134k

Money

Our top pick
★★★★

MINT.COM

Security
Accuracy



Feature Rich Money Management

-  Tracking Your Accounts
-  Track Spending
-  Schedule Income
-  Create A Budget
-  Custom Calendar
-  Business Management
-  Organize Your Life
-  Forecast Your Income
-  Graphs & Charts
-  Be Creative

 Keep Track of your Checking, Investment, Savings and even PayPal Accounts all from one screen.

 Sync your Transactions by **Download**, or enter them **Manually** so you can always stay on top of your Budget.

 Manage and track your Small Business with Invoices, Estimates, Project Planning, Balance Sheets, and more. In addition, track your Contacts with our built-in CRM System.

"I am blown away by how responsive your company is. How can I help in spreading getting the word out on your product? I feel like I stumbled on a gold mine that I did not even know existed!... It's a fantastic product... You should advertise on different media."

Sign Up Today. It's Free!

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In The Press...

Kiplinger.com
TIMELY, TRUSTED PERSONAL FINANCE ADVICE & BUSINESS FORECASTS

"some people are still not comfortable linking bank accounts directly to a budgeting site. If that describes you, try BudgetTracker.com..."
Kiplinger.com Magazine also appeared in:

Market Watch

"According to Sander, a simple spreadsheet is one of the best ways to set up a budget. The key word is "simple." Online tools that can help include BudgetTracker.com"

Semi-Annual or Annual Expenses



- Homeowners Insurance
- Auto Insurance
- Property taxes
- Dentist
- Eye Doctor
- Summer Camp
- Christmas shopping
- Auto Service
- Car tags
- Charities

Income for the 30 th		\$1200 + \$1600 = \$2800
Expense	Date Due	Amount
Rent/ Mortgage	1 st	\$820.51
Car Payment VW	14 th	\$279.40
Subaru		
Day Care (\$143 x2 =)	Weekly	\$286.00
Car / House Insurance	1 st	\$113.83
Electricity	4 th	\$170.00
Telephone/ Cell Phone		
Water/Garbage (every other month)	1 st	\$45.00
Groceries	Weekly	\$250.00
Gas		\$150.00
Cable / Satellite (internet and phone)		
Other Loans <i>Student Loans #1</i>	1 st	\$275.00
Credit Cards		
Other Blockbuster Membership	1 st	\$14.83
	Income	\$2800.00
	Roll-Over	
	Total	\$2404.83
	Remainder	\$395.17
Variable Expenses		
Entertainment		\$100.00
Eating out		\$100.00
Clothes		
Repairs		
Annual / Semi-Annual Expenses		
Saving		\$100.00
	Remainder	\$395.17
	Total Variable	\$300.00
	Roll - over	\$95.17

Income for the 15 th		\$1200 + \$1600 = \$2800
Expense	Date Due	Amount
Rent/ Mortgage		
Car Payment <i>VW</i>		
<i>Subaru</i>	30th	\$207.89
Day Care (\$143 x2 =)	Weekly	\$286.00
Car / House Insurance		
Electricity		
Telephone/ Cell Phone	30 th	\$60.00
Water/Garbage (every other month)		
Groceries	Weekly	\$250.00
Gas		\$150.00
Cable / Satellite (internet and phone)	30 th	\$140.00
Other Loans <i>Student Loans #2</i>	30 th	\$275.00
Credit Cards <i>Visa</i>	30 th	\$50.00
Other <i>Home Equity Loan</i>	30 th	\$260.02
	Income	\$2800.00
	Roll-over	\$95.17
	Total	\$1678.91
	Remainder	\$1216.26
Variable Expenses		
Entertainment		\$100.00
Eating out		\$100.00
Clothes		\$100.00
Repairs		\$50.00
Annual / Semi-Annual Expenses		\$100.00
Saving		\$500.00
	Remainder	\$1216.26
	Total Variable	\$950.00
	Roll - over	\$266.26



Budget Breakers

Temptation

Self-Soothing

Credit / Debit Cards

Goals

Spending more
than you make

Vs.

Planning on
how you spend
your money



Involvement Your Children

Understanding money

How quickly money is used

Get them thinking about cost cutting

Savings / Budget

Stress free





Budget Breakers

Temptation

Self-Soothing

Credit / Debit Cards

Emergencies

Emergency Funds

Part One

\$500 - \$1000

Define emergency now

It's an event that puts your livelihood or your family's safety at risk.

Part Two

3-6 months of spending tucked away where you will NOT spend it unless absolutely necessary.

How to accumulate?



Envelope System

- Have your budget ready and use this for variable expense category
- Make a note of what you are allocating for that particular category and then go to the bank to withdraw those amounts
- Put amounts in labeled envelopes and store at a safe place at home – No need to carry around
- Can transfer funds from one to another
- Online options, but the reason this works is that you see the money disappear



Automate



Bureau of Labor Statistics

The 60 % Solution

50/30/20



By Jenny Downing

KEAP

Kentucky Employee Assistance Program

564-5788

800-445-5327

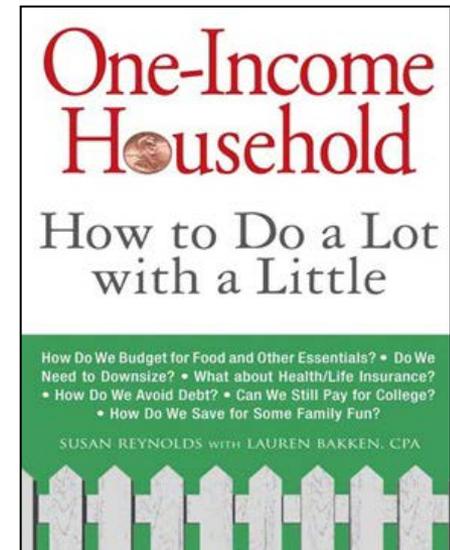
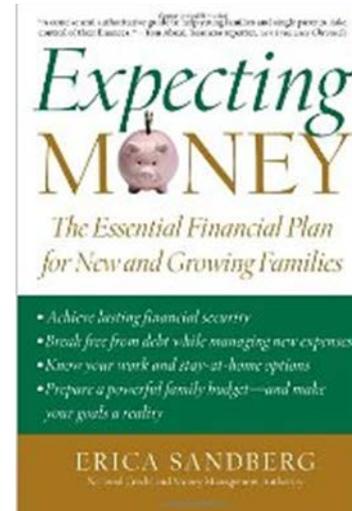
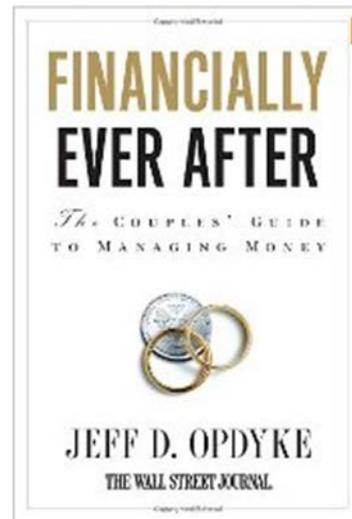
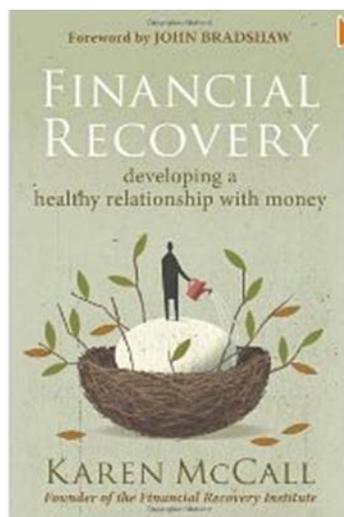
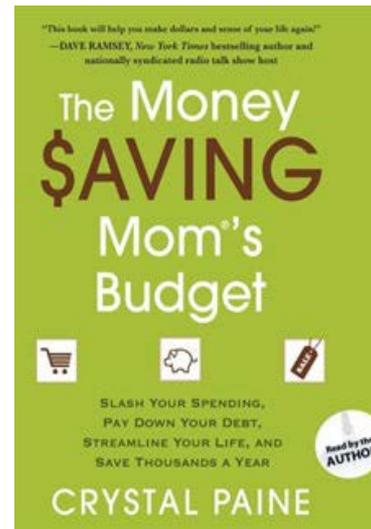
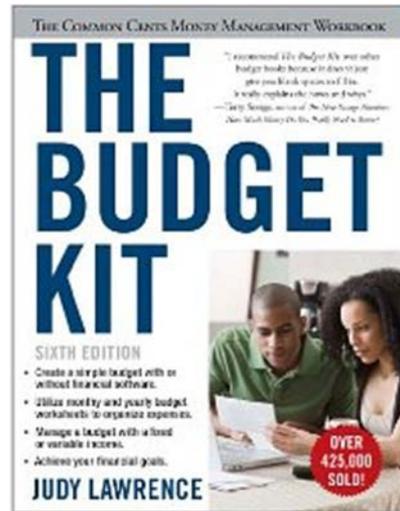
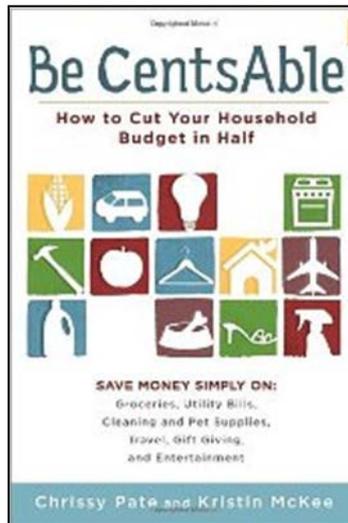
<http://personnel.ky.gov/emprel/keap/>



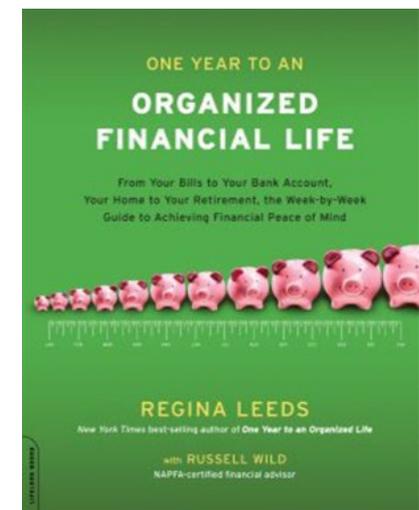
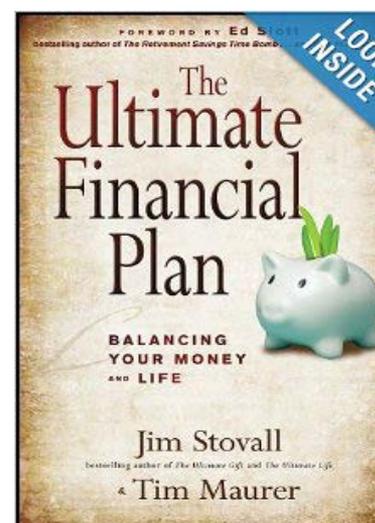
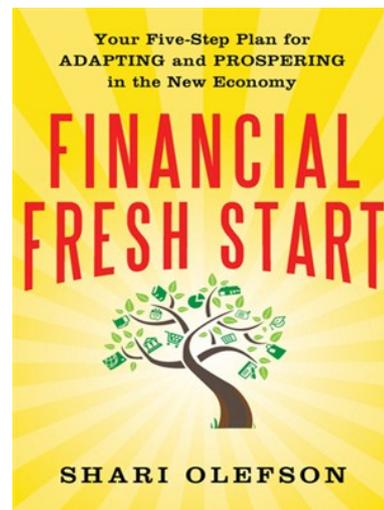
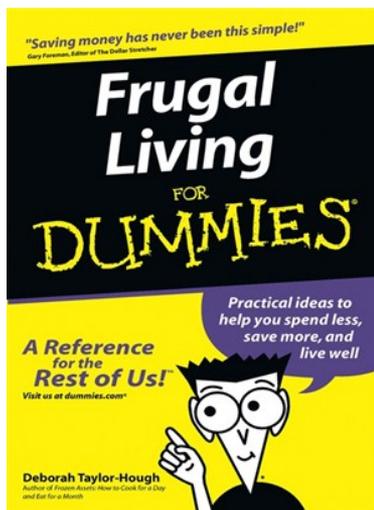
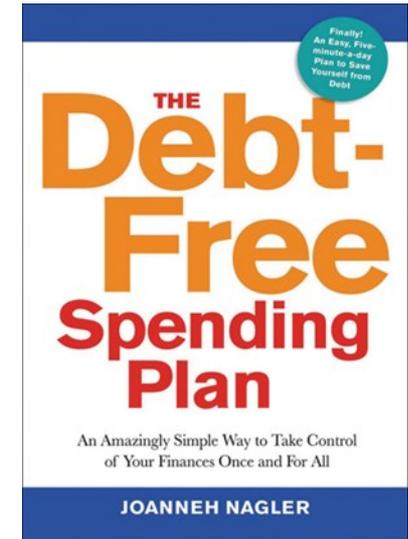
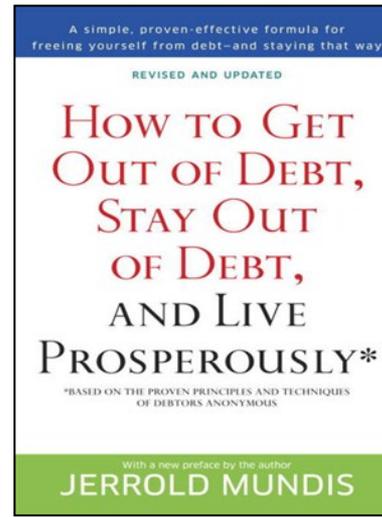
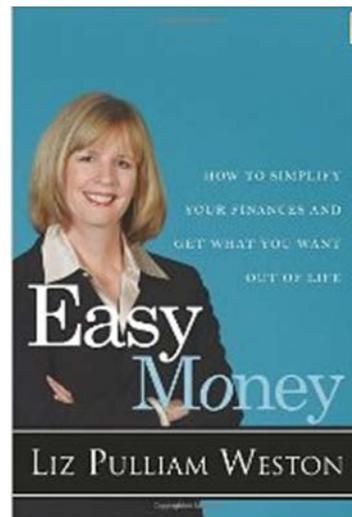
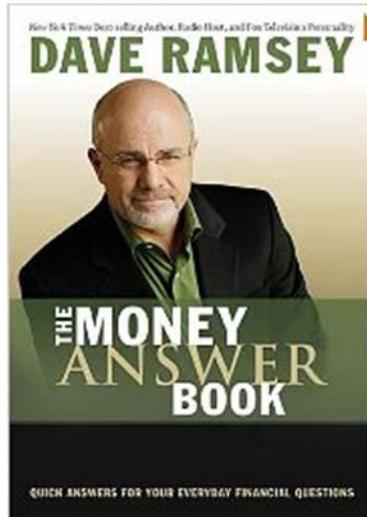
Budgeting Resources

Kentucky Dept. for Libraries & Archives
Division of Library Services

Budgeting Materials



Budgeting & Personal Finance



How do I find materials?



- KDLA Catalog
 - <http://kdla.kyvl.org>
- Resource Lists
 - <http://kdla.ky.gov/employees/resourcelists/Pages/default.aspx>
- Kentucky Libraries Unbound (KLU)
 - <http://kdla.ky.gov/employees/downloadingmedia/Pages/default.aspx>

KDLA Catalog



Kentucky Department for Libraries and Archives

Librarians

Archivists

Researchers

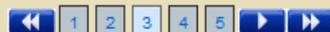
State Employees

Records Management

January is Braille Literacy Month

Braille is the system of raised dots that makes it possible for people who are blind to read and write for themselves. January was chosen for this celebration because it is the birth month of Louis Braille, the inventor of this system.

To learn more about the availability of Braille materials at KDLA, visit the [Kentucky Talking Book Library](#) webpage.



Upcoming Events and Closures

Monday, January 19

Martin Luther King Jr.'s Birthday

Showing events until 3/15. [Look for more](#)

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▶ e-Archives

▶ Ask a Librarian

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▶ Kentucky Library Job List

▶ Records Retention Schedules

▶ Kentucky Talking Book Library

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Kentucky Department for
Libraries and Archives

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Basic

Advanced

Subject

Author

Recent Additions

WorldCat Local

Search: PERSONAL FINANCE

within All Fields

Limit To: All Material

Records per page: 10 records per page

Search

Reset

Search tips: enter words relating to your topic, use quotes to search phrases: "world wide web", use + to mark essential terms: +explorer, use * to mark important terms: *internet, use ? to truncate: brow

KDLA Catalog



Kentucky Department for
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Titles

Database:KDLA Catalog

59 results found

All Fields(personal finance) (Filtered)(LOCA=Books Only)

1 2 3 ... 6 [Next](#)

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Sort By: [Publication Date Descending](#)

1 [Inner world of money : taking control of your financial decisions and behaviors / Marty Martin.](#)

Martin, William F., 1960-
2012
332.024 Mart
✓available, Non-fiction



2 [Real cost of living : making the best choices for you, your life, and your money / Carmen Wong Ulrich.](#)

Ulrich, Carmen Wong.
2011
332.024 Ulri
✓available, Non-fiction

3 [Credit repair / Robin Leonard & Margaret Reiter.](#)

Leonard, Robin.
2011
332.743 Leon
✓available, Non-fiction

4 [Special needs trusts : protect your child's financial future / Stephen Elias & Kevin Urbatsch.](#)

Elias, Stephen.
2011
346.73052087 Elia
✓available, Non-fiction

5 [Financial recovery : developing a healthy relationship with money / Karen McCall ; foreword by John Bradshaw.](#)

McCall, Karen.
2011
332.024 McCa
✓available, Non-fiction

Filter Your Search:

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[add filter: State Library Collections](#)
[add filter: Audiobooks \[downloadables excluded\]](#)

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[add filter: State Archives and Other Repositories](#)

KDLA Catalog

The inner world of money : taking control of your financial decisions and behaviors /

Main Author: [Martin, William F., 1960-](#)
Title: The inner world of money : taking control of your financial decisions and behaviors / Marty Martin.
Publication Info.: Santa Barbara, California : Praeger, [2012]
Physical Description: xv, 212 pages ; 25 cm

Holdings Information

Location: Non-fiction
Call Number: 332.024 Mart
Number of Items: 1
Status: Not checked out

Notes: Includes bibliographical references and index.

Contents: Money makes the world go 'round
Are you taking responsibility for your financial life?
Financial scripts
Why do I feel stuck in this financial rut?: confronting inertia, procrastination, and underearning
The deadly dozen: how to spot 12 decision-making traps and avoid them
Am I an impulsive-compulsive shopper or spender?
Why can't we talk about money? Equipping yourself with skills to talk about money like adults
Talking with your kids about money and preparing them for financial independence
Am I searching for more money or more happiness? Insights and evidence from the emerging science of positive psychology and happiness studies
Are you ready to change your money habits?: A five-step approach to making and sustaining healthy money behaviors.

Summary: "Bookstores are full of titles on improving **personal** finances, but none focus on the often debilitating worries that can lead to poor money habits. The inner world of money addresses those worries head-on with time-tested strategies for dealing with bill paying, **personal debt**, splurge spending, investment, and household budgets."--Book jacket.

Subjects: [Finance, Personal--Psychological aspects.](#)
[Money--Psychological aspects.](#)

This item

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If you experience problems with your request please call Ask A Librarian at 502-564-8300 x342 or 800-928-7000 x342 for assistance.

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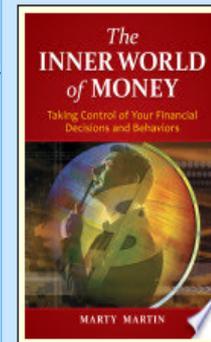
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- [Add to My List](#)

More About This Item From



Google Books:



[Limited Preview](#)

["About This Book"](#)

Requesting a book



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Log In to Your Account

Please enter your library account number and last name, then click the **Log in** button.

If you do not have a library account:

- Library accounts are available for Kentucky state government employees and Kentucky residents.
- Kentucky state government employees may apply [online](#).
- Other Kentucky residents must apply in person at the State Library.

Account Number:

Last Name:

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- To request a book or audiobook, please click on the "Material Request" link below.
- To request a video, DVD, kit or other type of material, please visit our [Ask A Librarian](#) page or call 502-564-8300 x342 or 800-928-7000 x342 for assistance.

• [Material Request](#)

[Return to holdings](#)

Requesting a book

SUZIE Q. TRAINER is logged in



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Material Request

Title:

Instructions:

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This Copy:

Comment:

Delivery or Pick Up?



*Not Needed After:

How to request a DVD or video

- Please fill out the Ask A Librarian form:
 - From the catalog record, highlight and copy the title of the item you want
 - Go to the [Ask A Librarian](#) form
 - Paste the copied title into the “Your request” window
 - Highlight and copy the call number of the item
 - Paste under the title information
 - Fill out your personal information
 - Hit the submit button
 - You may include up to 10 items on one request
- If you need assistance, please call the Reference Desk:
 - 502-564-8306 or 800-928-7000, option #3

Resource Lists



Kentucky Department for Libraries and Archives

Librarians

Archivists

Researchers

State Employees

Records Management

New State Records Center construction



State Records Center construction site, December, 2013

A new State Records Center facility is being built on US 421 South. Follow the construction progress on the [Records Center construction page](#) and on the [KDLA PRD Facebook page](#).



Upcoming Closures

Martin Luther King, Jr.'s Birthday

Event Date:
January 20, 2014 (All day)

KDLA will be closed in observance of Martin Luther King, Jr.'s Birthday.

[view calendar](#)

Good Friday

Event Date:

Ask a Librarian

Research Databases

Training Events Calendar

Archived Webinars

Library Account Application

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Downloading Audiobooks and Ebooks

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e-Archives

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Kentucky Library Job List

Records Retention Schedules

Kentucky Talking Book

▶ Computer Technology Resources

▶ Employee / Management Training Resources

▶ Lifestyle and Wellness Resources

Safety Training Resources



Resource Lists

Librarians

Archivists

Researchers

State Employees

Records Management



Lifestyle and Wellness Resources

- [ADHD](#)
- [Aging--Legal Issues](#)
- [Aging--Physical Aspects](#)
- [Aging--Wellness](#)
- [Anger Management](#)
- [Anxiety](#)
- [Assertiveness](#)
- [Bipolar Disorder](#)
- [Caregiving](#)
- [Depression](#)
- [Divorce](#)
- [Dying, Death and Grief](#)
- [GED Preparation](#)
- [Identity Theft](#)
- [Personal Finance](#)
- [Retirement](#)
- [Smoking Cessation](#)
- [Stress Management](#)
- [Substance Abuse](#)
- [Time Management](#)



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- ▶ [Kentucky Talking Book Library](#)

Resource Lists

Recommended Resource List: Personal & Family Finance

The State Library of the Kentucky Department for Libraries and Archives is dedicated to "Serving Kentucky's Need to Know."

To request a title from the State Library:

- *State government employees* should follow the call number link for books and audiobooks to the [KDLA Catalog](#) and click on the "Request this item" tab. Complete the form with your name, library card number, and delivery choice. Then click on "Submit Form." Requests for videos and DVDs can be made by calling the State Library at (502) 564-8306 or (800) 928-7000, ext. 342. Materials can be delivered by messenger mail in Frankfort or by UPS to field/district offices (return postage included). Ebooks may be downloaded from the [Kentucky Libraries Unbound \(KLU\)](#) website. State government employees can find information about downloading titles on the [Downloading Audiobooks and Ebooks](#) web page under the State Employees tab on the [KDLA website](#).
- *Public Library staff* should use the OCLC Interlibrary Loan system for audiobook, book and video requests. Public library staff members must have accounts at participating KLU libraries (either at their work locations or at the libraries in their counties of residence) to download ebooks.
- *Members of the general public* should contact their local public library for interlibrary loan service for audiobook, book and video/DVD titles and to confirm that the local public library offers downloadable ebooks through [Kentucky Libraries Unbound](#).

Audiobooks

Howard, Clark. **Clark Howard's Living Large in Lean Times: 250+ Ways to Buy Smarter, Spend Smarter, and Save Money.** Old Saybrook, CT: Tantor Media, 2011. Call number: [SR 332.024 Howa](#)

Weston, Liz. **The 10 Commandments of Money: Survive and Rhrive in the New**

Resource Lists

Books

The American Bar Association Guide to Credit and Bankruptcy: Everything You Need to Know about Credit Repair, Staying or Getting out of Debt, and Personal

Rev. 11-18-13

Bankruptcy. 2nd ed. New York: Random House Reference, 2009. Call number: 346.73077 Amer

The American Bar Association Guide to Wills & Estates: Everything You Need to Know about Wills, Estates, Trusts & Taxes. 3rd ed. New York: Random House Reference, 2009. Call number: 346.73052 Amer

Bajtelsmit, Vickie L. **Personal Finance.** Hoboken, NJ: John Wiley & Sons, Inc. 2008. Call number: 332.024 Bajt

Barr, Tracy L. **Living Well in a Down Economy for Dummies.** Hoboken, NJ: Wiley Pub., 2008. Call number: 332.024 Barr

Clifford, Denis. **Plan Your Estate.** 11TH ed. Berkeley, CA: Nolo, 2012. Call number: 346.73052 Clif

Kentucky Libraries Unbound



Kentucky Department for Libraries and Archives

Librarians ▾ Archivists ▾ Researchers ▾ State Employees ▾ Records Management ▾

New State Records Center construction site, December 24, 2013



State Records Center construction site, December 24, 2013

A new State Records Center facility is being built on US 421 South. Follow the [Records Center construction page](#) and on the [KDLA PRD Facebook page](#).

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Martin Luther King, Jr.'s Birthday
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[view calendar](#)

Good Friday
Event Date:



Kentucky Libraries Unbound

Downloading Audiobooks and Ebooks

State government employees can download digital audiobooks and ebooks due to a partnership agreement with Kentucky Libraries Unbound (KLU). Members of the general public should check with their [local public libraries](#) about downloadable digital resources available to them.



You may download resources over the Internet using your home computer or personal devices. If you want to download titles at work, you must adhere to your agency's IT policies. You cannot use any library's public computers to download titles.

Before you start:

- You must have a valid State Library account to download titles. If you need to sign up for an account, [apply here](#).
- If you have lost your account number, contact the Reference desk through [Ask a Librarian](#) or by calling 502.564.8300, ext. 342 or 800.928.7000, ext. 342.

Getting Started in KLU:

- Set up/Login to your account
- Connect to Kentucky Libraries Unbound and look for "Account" in the top right hand corner.
- Select "KY Dept for Libraries and Archives" as your library. When prompted, enter your last name and your State Library account number.

Getting ready to download audiobooks, videos and music:

- Install the OverDrive Media Console on your computer or the OverDrive Media Console App on your mobile device for MP3 audiobooks
- Connect to [Kentucky Libraries Unbound](#) and look for "Help" in the top right hand corner. From the Help page, click on the Software tab.
- For Windows Computers only: A security upgrade may be required so OverDrive Media Console can play protected titles. When prompted, follow the screens to complete the upgrade.

Getting ready to download ebooks:

- Install Adobe Digital Editions on your computer or the OverDrive Media Console App on your mobile device to download Adobe PDF and EPUB ebooks



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e-Archives



Ask a Librarian



Public Library Directory



Kentucky Library Job List



Records Retention Schedules



Kentucky Talking Book Library



If you need help, send your question by email through the [Ask a Librarian](#) service. The reference staff will be happy to assist!

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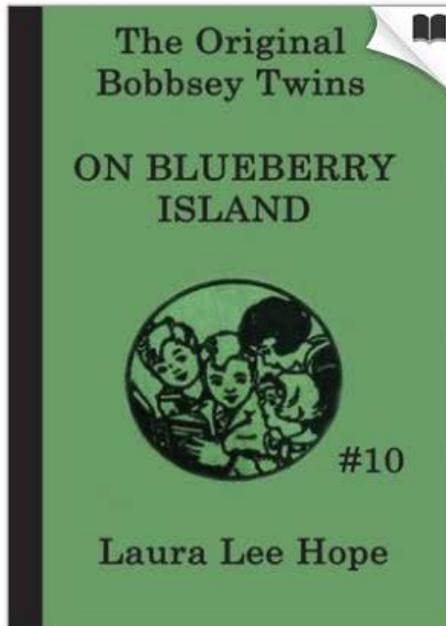
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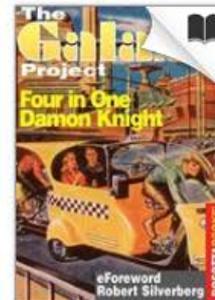
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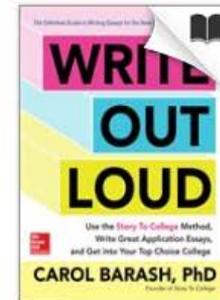
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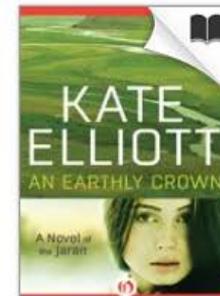
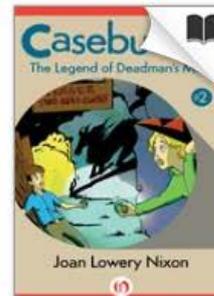
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New State Records Center construction



State Records Center construction site, December, 2013

A new State Records Center facility is being built on US 421 South. Follow the [Records Center construction page](#) and on the [KDLA PRD Facebook page](#).



Upcoming Closures

Martin Luther King, Jr.'s Birthday

Event Date:
January 20, 2014 (All day)

KDLA will be closed in observance of Martin Luther King, Jr.'s Birthday.

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Good Friday

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