



OTHER Stuff

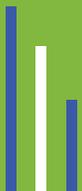
SUPPORTING THE “OTHER” CONCERNS OF OUR RYAN WHITE FAMILY



CREATING A PATH TO FINANCIAL INDEPENDENCE

TOOLKIT

LAS VEGAS TGA | RYAN WHITE PART A



OTHER Stuff

INSTRUCTIONS & TOOLKIT

LET'S DO SOME BUDGETING!

Use the following as foundational definitions to complete the **PATHWAY WORKSHEET** located on the last page of the toolkit. The auto-fill form will help you to document your monthly expenditures, begin identifying how your money is spent and where adjustments can be made. Take a few minutes to start planning for your future. We suggest you download the form directly to your devices, so that you are able to save your input.

SECTION I: HOUSEHOLD & DEPENDANT INTERESTS

This information is typically requested, if you are planning to establish a bank account, apply for insurance (life, health, other) or being an investment portfolio.

Since you are initially doing this for personal reasons, feel free to leave it blank for now.

Who would be significantly impacted if I was no longer able to bring in a consistent regular income?

This may be your children, grandchildren, partner, significant other, spouse, sibling, parent or even an organization that has impacted your life in some way.

SECTION II: VARIABLE EXPENSES

Now it's time to list your current expenses. It is very important that you include as much as possible here. There is absolutely no judgement here, so don't feel the need to leave anything out. It is simply an opportunity for you to look at what you realistically spend each month, and gives some wiggle room for special occasions, events, etc. So, let get started...

Groceries: How many times in a two week period of time, to you think you pop into the grocery store specifically for food products? This could be doing a grocery haul...but it should also include, the oops, I need a can of sauce for tonight's meal. Don't forget the we need another case of water trips. When you do the "drop-in" concept, do you a) only purchase the exact item needed? Or end up buying a handful of extras that add up to over \$10.00 more than anticipated. Please note, this includes purchases made from Personal Funds, WIC, EBT, SNAP (Food Stamps) or any other funding sources.



Tangible Non-Groceries:

Paper Towels, toilet paper, cleaning supplies, cosmetics, sanitary supplies, laundry detergent, charcoal /grilling supplies or anything else that you reasonably need to clean your dwelling, prepare meals, bathe and maintain activities of daily living. If you have specific medical supply requirements, such as bandages, nutritional supplements, medical syringes, or other needs, this is a good place to

list them as well. Again, it doesn't matter who pays for them at this point, it is just meant to ensure that all monthly functions and needs are accounted for.

Dining Out: Don't short-change on this one. This includes all "drive through", "order-in", "swing by" and "let's go" activities that involve food or drinks or any kind. Say that with me.... DRIVE THROUGH, ORDER IN, SWING BY, and LETS GO!. The exception being if you went to an entertainment event that had other monetary requirements (i.e. theatre tickets, concert, vacation). We will include in another category. This category is part of daily activity to ensure that some manner of food has been ingested during the day. Remember donuts and vente frapacino's are to be included here.

Entertainment: Yep, this is it. The event tickets and the transport costs to get to the event. Include the food, drinks or other matter that has been or will likely be a part of the cost to enjoy the engagement.



Utilities: Whether you are renting or paying a mortgage, you likely have some utilities that you are responsible for. List the average monthly amount you pay. Don't forget to include the fluctuations that come with summer cooling and winter heating. If you're in a region where the water and sewer are bundled together in a single bill, then just list it on a single line (once). Arrears (Utility): If, for any of the utilities, there is a past due amount, that you have not been able to pay, or are in a payment arrangement (catch-up) status, include that here.

Child & Elder Care / Pet Requisites: Often we think of Daycare as the primary expense for our young loved ones, but there are frequently those school, sports, enrichment



events that can catch us off guard. If we are responsible for the care of an elder, there may be intermittent appointments, household costs that get factored into our monthly expenditures. If your babies are actually pets of some sort, then expectation of food, grooming, boarding may be a part of your periodic activity.

•Daily Care/Sitting/Tuition: If you are required to pay a licensed care provider, a nanny, a family member or friend, after-school or other care in or out of your home, this is where you list your monthly requirement. If your loved one has regular tuition payments of sorts, be sure to

include these here.

•Planned Activities: Are your loved ones engaged in an ongoing activity that enriches their social, physical and/or emotional health. This may include a club, sport, counseling, or a seasonal requirement. Typically you are aware of these, and have time to plan or space out the larger expenses.

•Clothing: Particularly as the TGA is significantly impacted by weather, be sure to factor in costs for shoes and season appropriate clothing. This may not be a lot, nor may it be an ongoing monthly expense, but be sure to account for at least a few dollars.

•Oops.....I Forgot's: If you have children...these seem to be inevitable. That may also be true for the elders as well. ☐. "Mom/Dad...there is a school (you name the event) next Tuesday and I need..... \$\$\$\$". It breaks your heart to say no, simply because you hadn't planned for it. Or your dog, swallowed the neighbors ball, that they (the neighbors of course) left in your yard. ER Vet visit....here I come. Or...the car



keeps overheating. With or without an extended warranty, you are still expected to pay something. These are the totally unplanned, "gotta" get money from reserves, that creep in without warning or invite. IF you are living pretty much month-to-month one or two of these hits in a single month, can be a significant side blow to your finances. Stress impact on your body typically increases when

finances get challenging.

Mortgage / Rent / HOA:

This is the amount that you pay each month to live in your respective dwelling. Also included any homeowners association fees that are required for you to live in specific communities.

Auto Payments: If you are currently leasing or making payments on a car note, the amount that you pay each month should be included here. This will include both principal and interest.



Fuel: All fuel costs incurred for all of your vehicles should be included here. Regardless of whether use is for business or personal use, the monthly gas allotment should factor in regular or frequent out of town allowances if pertinent.

Auto Insurance: Although sometimes we pay the premium in full or semi-annual, this amount should be broken down to be applicable to the monthly allocation. Health Insurance: If you are offered coverage from your employer, simply reference the amount of any premium that comes out of your paycheck.

Additionally, despite who pays the majority of the premium, add in an average dollar for co-pays, prescriptions or other medical, dental or health related costs that come out of your pocket. This is another category that may need to be averaged out. If you have children

or elders in the home, you may want to consider urgent or primary care copays that often come with allergy and flu seasons.

Cable/Internet: In this day and age we have a number of options when it comes to cable. This includes streaming services such as Netflix, Amazon and Hulu. Traditional cable service may not be on our menu, but the cost of access should be. If you pay for any type of internet based or streaming access, that is not part of the cost of your mobile devices, then list those costs here.

Phone (Landline): Some of us, still have the good ol' land line. Actually, their uses often avail fax and secondary business or teen lines. Be sure to include the average long-distance costs that may not be a part of any bundled package.

Phone (Cellular): Cellular has come a long way, and not only avails communication but also mobile entertainment. Be sure to include the full monthly amount you incur. If you are a frequent upgrader (to have the newest and most up to date model, factor in a few dollars by taking your average upgrade expense per year and dividing by 12.



Subscriptions: Perhaps in addition or even in lieu of cable, you have streaming subscriptions. Netflix, Hulu, Amazon Prime (Video), Pandora, Audible, X-Box Live, all provide great entertainment at a fraction of traditional cable prices. Be sure to include online books, music



or other digital subscriptions that keep you engaged.

Arrears: If, for any of the communications vendors, there is a past due amount that you have not been able to pay, or are in a payment arrangement (catch-up) status, include that here.

Charitable Giving: Whether you give regularly or intermittently, record a monthly allocation for giving to non-profit entities. These may include civic or professional organizations, some political affiliations, faith or community-based interests.

Credit Card Payments: Add up all off the monthly payments, you regularly make against your credit card debt. If the amount fluctuates each month, put in the minimum monthly payments required.

Student Loan/ Other Loan Payments: Any other debt that you make monthly payments toward should go here. It may be student loans, home equity or other financed requirements.

Dues / Memberships: Do you have health club memberships, alumni or society dues. Any costs of membership or inclusion should be accounted for in this section. ,

Gifts: Are there birthdays or special occasions that come up each month? Maybe you even try to treat yourself to a new pair of shoes or a special outfit upon occasion. Go ahead and list a monthly allocation here. Since you are initially

SECTION IV - ASSETS & LIABILITIES

If you are not terribly familiar with accounting terms, simply think of assets as things that you OWN and liabilities as things that you OWE.



ASSETS

Checking / Savings: If you have any type of checking or savings account, go ahead and list your balances here. Although you could list your balance as of today, List the average amount that stays in the account over time. So if you try to ensure that you have \$100 emergency fund in there most of the month, then list that. If it is zero or even overdrawn on a regular basis, list that amount.

Primary Home: If you own a home (single family residence, duplex, or any other dwelling that serves as your primary residence, and you pay a mortgage or have paid the mortgage in full, list the market value of the home. You can get an estimate from opendoor.com or rexxhomes.com.

Secondary or Rental Property(ies): If you own or are in the process of purchasing an additional residence, whether for personal use or to serve as a rental property, list the market value here.

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STEPS

Once you have completed the PATHWAY WORKSHEET (on the last page) print it out for future reference. Our next task is to begin planning.

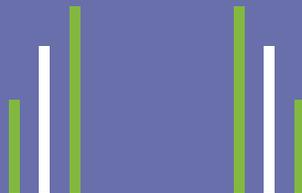
We want to ensure that there is an emergency fund established. It can start out small, but needs to be enough to handle an emergent expense, such as a utility bill, or small car repair.

Additionally, we want to look at what is REALISTIC to begin planning for larger and longer term concerns. Remember, as an HIV Positive infected or affected individual, we want to ensure that we maintain the ability to regularly navigate health care, so PLANNING & INTEGRITY are essential.

Check out the next edition....
NAVIGATING THE LONG
TERM FORECAST
for our next action plan.

Other Loans: If you own any recreation vehicles, or other long term debt on personal property, that is NOT a mortgage or line of credit, enter the total amount due for all loans.

Signature/Line of Credit: This category is established for a line of credit or signature loan that has been extended to you. Be sure, once again to list the current amount due, which would be required to payoff the loan at this point in time.



401(k), 453(b), SEP, IRA:

Do you have any type of retirement or other significant savings plan, that you have for emergent or long term planning. This could be a formal savings or investment plan that you contribute to through your employer or privately. List the combined values of each of these accounts as appropriate.

Other Assets: Maybe you have some recreational equipment, jewelry or other items of monetary value that your reserving for future generations or personal use. List these here.

LIABILITIES

Mortgage: If you hold a mortgage on any of your properties, the principal amount due, should be noted in this area. Do not include lines of credit here.

Auto Loan /Lease: If you currently make payments on any of your vehicles, this is where you will note the remaining balance on the debt.

Credit Card: For credit cards, enter the outstanding balance for all credit cards combined. This is regardless of the interest rates charged.

Student Loan: If you have outstanding student loan debt, this is the total amount due on all educational related loans.



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2019 - 2020

PATHWAY WORKSHEET

Section I - HOUSEHOLD & DEPENDANT INTERESTS

Marital Status: _____ **Birthdate** _____ **Gender** _____ **Preferred Contact** _____ **Email** _____

Address: _____

Dependant Name	DOB	Gender	Dependant Name	Date of Birth	Gender
a. _____	_____	_____	e. _____	_____	_____
b. _____	_____	_____	f. _____	_____	_____
c. _____	_____	_____	g. _____	_____	_____
d. _____	_____	_____	h. _____	_____	_____

Secondary Dependants	DOB	Gender	Dependant Name	Date of Birth	Gender
a. _____	_____	_____	e. _____	_____	_____
b. _____	_____	_____	f. _____	_____	_____
c. _____	_____	_____	g. _____	_____	_____
d. _____	_____	_____	h. _____	_____	_____

Section II - VARIABLE MONTHLY EXPENSES

Current	Notes/Extra
Groceries: _____ Tangible Non Groceries _____ Dining Out: _____ Entertainment: _____	Mortgage / Rent /HOA: _____ Auto Payments: _____ Fuel: _____ Auto Insurance: _____ Health Insurance: _____
Utilities:	Communications:
Electric: _____ Gas: _____ Water: _____ Sewer: _____ Arrears : _____	Cable/Internet: _____ Phone (Landline): _____ Phone (Cellular): _____ Subscriptions: _____ Arrears: _____
Children Requisites:	Other Monthly Maintenance:
Childcare: _____ Planned Activities: _____ Clothing: _____ Oh Yeah...I Forgots: _____	Charitable Giving / Gifts: _____ Credit Card Payments: _____ Student Loan Payments: _____ Dues / Memberships: _____ Other Expenses: _____

Monthly Maintenance Requirements

Section III - ASSETS & LIABILITIES

Checking / Savings : _____ _____ 401(k), 453(b), SEP, IRA _____ Other Assets _____ Primary Home _____ Secondary or Rental Property _____	Auto Loan _____ Credit Card _____ Student Loan _____ Home /Real Estate _____ Signature/Equity Loans _____
Total Assets: _____	Total Liabilities: _____

Section IV - MONTHLY INCOME

Salary or Hourly (After Taxes)	Rate	Frequency (use Number)	Monthly Net
Primary Income:	_____	_____	_____
Secondary Income:	_____	_____	_____
Other Income:	_____	_____	_____
			\$ _____

How Much Can You Comfortably Afford To Set Aside on a Monthly Basis?

Goal to Set Aside in Emergency Fund --->