

Meet Our Personal Finance Team



From left: Russell Lowe, Renee' Vines, Jamie Crouch, Cynthia Tucker, Angela Taylor, Portia Johnson, Patricia Smith, Tyler Thompson







Making life better for all Alabamians!

Human Sciences Extension is dedicated to improving the health and well-being of individuals and families across the state. Our professionals deliver research-based programs and resources related to financial literacy, nutrition, diet, health and wellness, family relationships, and career readiness. These programs and resources help Alabamians develop essential skills to enhance their quality of life.

Weekly Income, Saving & Expenses (WISE) Money Management Calendar

Good money management is a habit. Successfully managing money takes a little effort and consistency. The Weekly Income, Saving & Expenses (WISE) Money Management Calendar is a financial management tool for you and your family. Use the WISE calendar throughout the entire year or for short-term planning during the year. The calendar's purpose is to help you plan and monitor your income, savings, and expenses. The calendar can help you do the following:

- Track monthly income, savings, and expenses
- Set, meet, and adjust specific, measurable, action-oriented, reachable, and time-bound (SMART) financial goals
- Manage, plan, and track debt
- Prepare for planned and unexpected expenses
- Develop a monthly money plan (budget)
- Remember payment and due dates
- Plan for grocery shopping and dining out
- Keep financial records for tax purposes

The worksheets in the calendar are designed to help you reach your money goals. Find additional money management resources on the Alabama Extension website at www.aces.edu/go/WiseMoney.

Human Sciences Extension, a unit of Alabama Extension, offers **WISE 101**, a one-hour workshop designed to teach participants how to best use the WISE Money Management Calendar. For more information about WISE 101 and other personal financial resource management educational programs, workshops, and publications, visit www.aces.edu.

WISE Worksheets

- Income Tracker
- Spending Tracker
- Savings Goals and Savings Plan
- Debt Log and Debt Plan
- Monthly Money Plan
- Grocery and Dining Plan
- Tax Preparation and Record Keeping Log

PROFESSIONAL HIGHLIGHT: Extension Agent Cynthia Tucker

Cynthia Tucker is a Human Sciences Extension agent specializing in financial management. She serves Autauga, Bibb, Chilton, Elmore, Jefferson, Lowndes, Montgomery, Shelby, and St. Clair Counties, delivering programs that promote financial literacy and overall well-being.

With a passion for empowering individuals and families, Cynthia focuses on helping people achieve



total health by developing essential financial skills and practices. She brings more than 15 years of experience in banking and finance, along with four years in career and technical education.

Cynthia holds a bachelor of science in business administration with a concentration in finance from Walden University and a master's in education from Auburn University. She is a Certified Extension Educator, Certified Workforce Development Professional, and a Certified Pre-Purchase Homeownership Educator.

Cynthia extends her passion for financial empowerment as the cocreator and cohost of the Alabama Money Podcast. The Alabama Money Podcast is a consumer's one-stop shop for all things finances, aiming to make financial literacy easy to grasp for busy families with finance facts fun and fast. New episodes air each spring and cover a variety of essential money topics, such as buying a home, managing utility costs, and financing higher education. To gain practical, actionable financial insights, tune in to the Alabama Money Podcast at www.aces.edu/go/ALMoney or on your favorite platform—and take the next step toward achieving total financial well-being.

2026

		Ja	nua	ary					Fel	orua	ary					M	lard	h					1	٩pri	il		
s	М	т	W	т	F	S	s	М	т	w	т	F	s	s	М	т	w	т	F	s	s	М	т	w	т	F	s
				1	2	3	1	2	3	4	5	6	7	1	2	3	4	5	6	7				1	2	3	4
4	5	6	7	8	9	10	8	9	10	11	12	13	14	8	9	10	11	12	13	14	5	6	7	8	9	10	11
11	12	13	14	15	16	17	15	16	17	18	19	20	21	15	16	17	18	19	20	21	12	13	14	15	16	17	18
18	19	20	21	22	23	24	22	23	24	25	26	27	28	22	23	24	25	26	27	28	19	20	21	22	23	24	25
25	26	27	28	29	30	31								29	30	31					26	27	28	29	30		
			May	/					J	une	Э						July	•					Αι	ugu	st		
S	М	т	W	т	F	S	S	М	т	w	т	F	s	S	М	т	w	т	F	s	S	М	т	w	т	F	S
					1	2		1	2	3	4	5	6				1	2	3	4							1
3	4	5	6	7	8	9	7	8	9	10	11	12	13	5	6	7	8	9	10	11	2	3	4	5	6	7	8
10	11	12	13	14	15	16	14	15	16	17	18	19	20	12	13	14	15	16	17	18	9	10	11	12	13	14	15
17	18	19	20	21	22	23	21	22	23	24	25	26	27	19	20	21	22	23	24	25	16	17	18	19	20	21	22
24	25	26	27	28	29	30	28	29	30					26	27	28	29	30	31		23	24	25	26	27	28	29
31																					30	31					
	9	Sep	ten	nbe	r				Oc	tob	er					۷o۷	/em	be	r			ı	Dec	em	bei	r	
s	М	т	w	Т	F	s	S	М	т	w	т	F	s	S	М	т	w	Т	F	s	S	М	Т	w	Т	F	s
		1	2	3	4	5					1	2	3	1	2	3	4	5	6	7			1	2	3	4	5
6	7	8	9	10	11	12	4	5	6	7	8	9	10	8	9	10	11	12	13	14	6	7	8	9	10	11	12
13	14	15	16	17	18	19	11	12	13	14	15	16	17	15	16	17	18	19	20	21	13	14	15	16	17	18	19
20	21	22	23	24	25	26	18	19	20	21	22	23	24	22	23	24	25	26	27	28	20	21	22	23	24	25	26
27	28	29	30				25	26	27	28	29	30	31	29	30						27	28	29	30	31		

Holidays (Federal holidays as designated by the US Office of Personnel Management)

January 1

New Year's Day

January 19

Birthday of Martin Luther King, Jr.

February 16

Washington's Birthday

May 25

Memorial Day

June 19

Juneteenth National Independence Day

July 3

Independence Day

September 7

Labor Day

October 12

Columbus Day

November 11

Veterans Day

November 26

Thanksgiving Day

December 25

Christmas Day

Worksheet 1.1 Income Tracker

Charts 1 and 2 are used to track your money—income and spending—and find the averages of how much you make and spend each month. Tracking your income and spending is the first step in creating a realistic budget.

Weekly Income

Biweekly Income

		Month 1		Month 1						
Date	Source	Description	Amount	Date	Source	Description		Amount		
		7	Factorial Control				Tabala			
			Total:				Total:			
		Month 2				Month 2				
Date	Source	Description	Amount	Date	Source	Description		Amount		
		Т	Total:				Total:			
		Month 3				Month 3	1010			
Date	Source	Description	Amount	Date	Source	Description		Amount		
Date	Jource	Description	Amount	Date	Source	Description		Amount		
,		Т	Total:			·	Total:			
Weekl	y Average:			Biwee	kly Average:					

Worksheet 1.2 Income Tracker

Month	ly Income		Yearly Income						
	N	Month 1				Month 1			
Date	Source	Description	Amount	Date	Source	Description	Amount		
		 Tota	al·			Tot	al·		
			AI.				ai.		
Date	Source	Month 2	Amount	Date	Source	Month 2	Amount		
Date	Source	Description	Amount	Date	Source	Description	Amount		
		Tota	al:			Tot	al:		
	N	Month 3				Month 3			
Date	Source	Description	Amount	Date	Source	Description	Amount		
		 Tota	al·			Tot	al·		
		1018	411		_	100	al.		
Month	ly Average:			Yearly	Average:				

Worksheet 2.1 Spending Tracker

Month 1 Month 2 Month 3

Month i			month 2			month o				
Fixe	ed Expenses		Fix	ed Expenses		Fixed Expenses				
Category	Description	Amount	Category	Description	Amount	Category	Description	Amount		
Housing			Housing			Housing				
Electricity/Gas			Electricity/Gas			Electricity/Gas				
Water			Water			Water				
Telephone			Telephone			Telephone				
Cable/Internet			Cable/Internet			Cable/Internet				
Taxes			Taxes			Taxes				
Insurance: Life			Insurance: Life			Insurance: Life				
Insurance: Auto			Insurance: Auto			Insurance: Auto				
Insurance: Health			Insurance: Health			Insurance: Health				
Insurance: Renter/Home			Insurance: Renter/Home			Insurance: Renter/Home				
Auto Note			Auto Note			Auto Note				
Loan/Debt			Loan/Debt			Loan/Debt				
Month 1 Total:			Month 2 Total:			Month 3 Total:				
						3-Month Average:				

+ -
×÷

Average Formula



Total Sum of All Numbers

Number of Item in the Set



Before creating a monthly money plan for the future, it is a good idea to understand how you have used your money in the past. Looking at 3 months of income and spending can give you a good idea of how much money you spend on average. A 3-month snapshot is a better estimate than just 1 month of spending or expenses.

Worksheet 2.2 Spending Tracker

Month 1 Month 2 Month 3 **Flexible Expenses Flexible Expenses Flexible Expenses** Description Description Category Category Description Category Amount Amount Amount Groceries Groceries Groceries Eating Out Eating Out Eating Out **Medical Expenses Medical Expenses** Medical Expenses Transportation Transportation Transportation Contribution Contribution Contribution Gifts Gifts Gifts Entertainment Entertainment Entertainment Subscriptions Subscriptions Subscriptions Clothing Clothing Clothing Personal Care Personal Care Personal Care House Supplies House Supplies House Supplies **Month 1 Total: Month 2 Total: Month 3 Total:** 3-Month Average:

Once you have calculated the 3-month average spending, consider the following:

- What expenses surprised you?
- Are there areas of spending that you now consider unnecessary?
- Are you paying for services or subscriptions that you are not using?
- Are there service fees that can be reduced or eliminated?
- How does your weekday spending differ from your weekend spending?



Worksheet 3.1 Savings Goals

Life happens! Use the savings worksheets to prepare for unplanned and unexpected expenses, such as a medical emergency, home repair, or surprise bill. You may also want to save for future planned expenses such as buying a home, paying for a wedding, attending college, or taking a vacation. Post your goals (and a picture) as a daily reminder and encouraging inspiration.

Take the first step to set a savings goal.

Choose at least one statement that interests you.

One thing I'm proud of:	One promise to myself:	One thing I'd like to change:	One dream I have for myself:

Use the saving snapshot worksheet to plan and prioritize.

Think about things you would like to save for.

































Education Electronics Emergencies Entertainment

Family

Home

Medical Expenses

Transportation Travel

Prioritize what you could accomplish now and later.

	-	_
Short-Term	Medium-Term	Long-Term
List something you want to accomplish in the next few months.	List something you want to accomplish in the next year.	List something you want to accomplish far in the future.

Specific Clearly state your goal. Measurable Ensure you can measure success. **Achievable** Set goals you know you can achieve. Relevant Set goals relevant to your career or education. **Time Bound** Set a deadline for completion.

When aiming to save, be sure your goals are SMART—specific, measurable, achievable, relevant, and time bound.

Worksheet 3.2 Savings Plan

Get specific about your savings goals. The difference between a dream and a **goal** is an actionable plan. Set a SMART plan to reach your savings goals by using the prompts below.

Short-Term

List something you want to accomplish in the next few months.

Medium-Term

List something you want to accomplish in the next year.

Long-Term

List something you want to accomplish far in the future.

Calculate a savings target to plan for your goal.

Total amount needed

Example: \$400

Time to reach goal

Example: 10 weeks

Amount to save

Example: \$40

Example: \$40

Example: \$40

Example: \$40

Example: \$40

Calculate a savings target to plan for your goal.

Total amount needed

Example: \$400

Time to reach goal

Example: 40 weeks

Amount to save

Example: \$10 per week

Calculate a savings target to plan for your goal.

Total amount needed

Example: \$400

Time to reach goal

Example: 200 weeks

Amount to save

Example: \$2 per week

PRO TIP: If you want assistance building your savings goals or brainstorming ways to achieve your goals, consider completing the Money Goals Saving Series offered by Human Sciences Extension.



Ways to help you find money to save:

- Automate savings
- Shop new utility and insurance rates
- Pack your lunch
- Prepare in advance for grocery shopping
- Bundle insurances to save more
- Don't miss out on tax deductions and credits

Worksheet 4.1 Debt Log

A **debt** is any money owed to anyone. Types of common debt include credit card, payday, personal, student, and auto loans. Log your debts to get a better picture of your financial obligations. Include all loans and any past-due bills and fees, including medical bills and money owed to friends and family.

My Debt Picture

- 1. Look at the images below.
- 2. Use a pen or highlighter to circle the debts you have.
- 3. Put a star on those that concern you the most.

My Debt List

- 1. List all the debts you have.
- 2. Fill out the table to see your total monthly debt payment.
- 3. Circle any debts in collections.

PRO TIP: Your credit report is a good place to start looking at your outstanding debts. Consider completing the **Money Goals Debt Series** offered by the Human Sciences Extension team to get a handle on debt.

Common debt types to help you brainstorm:

Student loans	Credit card debt	Debts in collection	Debt	Payment Amount	Payment Due Date	Up-to- Date?	Interest Rate (%)	Total Amount Left to Pay	Payoff Date or Goal	Notes, Including Any Fees
Mortgage	Back child support	Past-due utilities								
Past-due rent	Auto title loan	\$ Installment loan								
Gambling debt	Friends & family	Line of credit								
Medical debt	Back taxes	Payday loan								
Auto Ioan	Past-due fees and fines	Other	Total Monthly Payment Amount:	\$						

Worksheet 4.2 Debt Plan

Once you know your debts, the next step is to make a plan to reduce debt. Reducing your debt can save you money over time. There are a few common methods to plan repayment of debts. Pick the approach that works for you and start deciding the order that you will pay off balances.

Ways to Reduce Debt

SNOWBALL START OFF SMALL









After you have made all your minimum payments, increase your payment on the **smallest debt**. After it is paid off, add that amount to your payment on the next smallest debt.

Pros: If you have many small debts, you might see progress quickly by reducing the number of debts you owe.

Cons: If the interest and fees are high on your larger debts, you might pay more overall and pay off the smallest ones first.

I will use this strategy
and will start with
these debts:

AVALANCHE HIGHEST INTEREST RATE









After you have made all your minimum payments, increase your payment on the debt that has the **highest interest rate**. After it is paid off, add that amount to your payment on the next highest-rate debt.

Pros: You get rid of the most expensive debt first. By paying off the debts that charge the highest interest and fees, you get more bang for your buck.

Cons: You might not feel like you are making progress very quickly, especially if that debt is large.

and will start with these debts:

Pi	riority D	ebt 1	Pi	riority D	ebt 2	Priority Debt 3				
Date	Amount Paid	Remaining Balance	Date	Amount Paid	Remaining Balance	Date	Amount Paid	Remaining Balance		

Note: Focus on one debt priority at a time. After paying off/down priority debt 1, move on to priority debt 2, then 3.

What goal is your debt keeping you from reaching?

Worksheet 5. Monthly Money Plan

Let's face it. No one likes the "B" word: BUDGET. We use the term "monthly plan" instead of "budget" in the WISE calendar. Once you identify and track income and expenses, determine financial goals to save for, and create a plan to pay down debt, you are ready to develop your monthly money plan. Use the final balances and averages from worksheets 1 through 4 to populate your personal monthly money plan.

Income (Works	sheets 1.1 & 1.	.2)	SMART Savings (Worksheet 3.2)						
Plan Amo	ount Actua	l Amount		Plan Amount	Actual A	mount Di	ference	Balance	
Income 1		S	hort-Term						
Income 2		In	termediate						
Income 3		Lo	ong-Term						
			Debts (We	orksheet 4.2)					
	Monthly Plan A	Amount		Actual Amount			Remaining Bala	nce	
Priority Debt									
All Others/ Min. Payments									
Fixed E	xpenses (Worl	ksheet 2.1)			Flexible I	Expenses (Wo	orksheet 2.2)		
Category	Plan Amount	Actual Amount	Difference	Category		Plan Amount	Actual Amount	Difference	
Housing				Groceries					
Electricity/Gas				Eating Out					
Water				Medical Expens	es				
Telephone				Transportation					
Cable/Internet/Streaming				Contribution					
Taxes/Fees				Gifts					
Insurance: Life				Entertainment					
Insurance: Auto				Subscriptions					
Insurance: Health				Clothing					
Insurance: Renter/Home				Personal Care					
Auto Note				House Supplies					
Loan Payment				Other					
Other				Miscellaneous					
		Total:					Total:		
			Sur	nmary					
Income:		Savings:			Starting Ba	lance:			
Expenses:		Debt:			Ending Bal	ance:			

January Company of the Company of th											
	Week 1	Week 2	Week 3	Week 4	Week 5						
Groceries											
Eating out											
Medical expenses											
Transportation											
Contributions											
Gifts											
Entertainment											
Subscriptions											
Clothing											
Personal care											
House supplies											
Additional:											
Additional:											
Additional:											
		,									
WEEKLY TOTALS:											
					<u> </u>						
TOTAL INCOME FOR THIS MONTH:											

JANUARY

									JANU	JAKT						
		Mc	onthly N	Money Pl	an (Work	shee	et 5)			SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
	Income					Sav	ings			JONDAY	MONDAY	TOESDAT	WEDNESDAT	THORSDAT	FRIDAT	SATURDAT
	Plan Amount		ctual nount		Plan Amount			Differ- ence	Balance					1	2	3
Income 1				Short-Tern	า											
Income 2				Intermedia	te						_		7		9	10
Income 3				Long-Term	1					4	5	6	/	8	9	10
				De	bts											
	M	onthly	Plan Am	ount	Actual Amo	ount	Re	emaining E	Balance	•						
Priority Deb	bt									11	12	13	14	15	16	17
All Others/ Min. Payme	ents									-						
	Fixed E	xper	nses			Flex	ible Exp	enses		18	19	20	21	22	23	24
Category		an ount	Actual Amount	Differ- ence	Category		Plan Amount	Actual Amount	Differ- ence							
Housing					Groceries											
Electricity/0	Gas				Eating Out					25	26	27	28	29	30	31
Water					Medical											
Telephone					Expenses											
Cable/Inter					Transporta											
Taxes/Fees					Contributio	on				Notes						
Insurance:	Life				Gifts					Notes						
Insurance: Auto					Entertainm											
Insurance:					Subscription Clothing	ons										
Health					Personal C	aro										
Insurance: Renter/Hor	me				House	aic										
Auto Note					Supplies											
Loan Paym	nent				Other					Reminde	ers					
Other					Miscellane	ous									e life you'r	
			Total:					Total:							akes you h can just r	
				Sumr	mary									that m	ore flavorf	ul."
Income:			Savings			Startin	g Balance:								Winfrey	
Evnences			Dobts			Indina	Polonoo							Opian	- Willing	

Ending Balance:

Expenses:

Debt:

		Febru	uary		
	Week 1	Week 2	Week 3	Week 4	Week 5
Groceries					
Eating out					
Medical expenses					
Transportation					
Contributions					
Gifts					
Entertainment					
Subscriptions					
Clothing					
Personal care					
House supplies					
Additional:					
Additional:					
Additional:					
WEEKLY TOTALS:					
TOTAL INCOME FOR THIS MONTH:					

FEBRUARY

							LDII	UAITI						
		Monthly	Money Pl	an (Worksh	eet 5)			SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
	Income			S	avings									
	Plan Amount	Actual Amount		Plan Amount	Actual Amount	Differ- ence	Balance	1	2	3	4	5	6	7
Income 1			Short-Term											
Income 2			Intermedia	:e				8	9	10	11	12	13	14
Income 3			Long-Term					•	9	10	"	12	13	12
			Dek	ots										
	Moi	nthly Plan A	mount	Actual Amour	nt	Remaining	Balance	45	40	4=	- 10			
Priority Deb	ot							15	16	17	18	19	20	2
All Others/ Min. Payme	ents							-						
	Fixed Ex	penses		FI	exible E	xpenses		22	23	24	25	26	27	28
Category	Pla Amo	n Actua unt Amou		Category	Plan Amou									
Housing				Groceries										
Electricity/G	as			Eating Out										
Water				Medical										
Telephone				Expenses										
Cable/Interr				Transportation	n									
Taxes/Fees				Contribution				Notes						
Insurance: L	_ife			Gifts				Notes						
Insurance: Auto				Entertainmen										
Insurance:				Subscriptions Clothing	8									
Health				Personal Care										
Insurance: Renter/Hom	ne			House	-									
Auto Note				Supplies										
Loan Payme	ent			Other				Reminde	rs					
Other				Miscellaneous	S								t the man	
		Tota	al:			Tota	:						o little, bu vho craves	
			Sumn	nary									poor."	illole,
Incomo		Courin			dina Dalan							- that it	-pool.	

Seneca

Starting Balance:

Ending Balance:

Savings:

Debt:

Income:

Expenses:

	Week 1	Week 2	Week 3	Week 4	Week 5
Groceries					
Eating out					
Medical expenses					
Transportation					
Contributions					
Gifts					
Entertainment					
Subscriptions					
Clothing					
Personal care					
House supplies					
Additional:					
Additional:					
Additional:					
WEEKLY TOTALS:					
		l	<u> </u>	<u> </u>	
TOTAL INCOME FOR THIS MONTH:					

MARCH

								IVI	АКСП						
		Mon	thly M	loney Pla	an (Worksh	eet 5)			SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
	Income				S	avings			JONDAT	MONDAT	TOLODAT	WEDNESDAT	THORSDAT	TRIBAT	SATORDAT
	Plan Amount	Actu Amou			Plan Amount	Actual Amoun			1	2	3	4	5	6	7
Income 1			9	Short-Term											
Income 2			I	ntermediat	e				8	9	10	11	12	13	14
Income 3			L	Long-Term					°	9	10	"	12	13	14
				Deb	ots										
	Мо	nthly Pl	lan Amo	unt	Actual Amour	nt	Remai	ning Balanc		40	47	10	40		0.4
Priority Deb	ot								15	16	17	18	19	20	21
All Others/ Min. Payme															
	Fixed E	kpens	es		F	exible	Expens	es	22	23	24	25	26	27	28
Category	Pla Amo		Actual Amount	Differ- ence	Category			ctual Diffe							
Housing					Groceries										
Electricity/0	Gas				Eating Out				29	30	31				
Water					Medical										
Telephone					Expenses										
Cable/Inter					Transportatio	n			_	-	•			-	
Taxes/Fees	5				Contribution				Notes						
Insurance:	Life				Gifts				Notes						
Insurance: Auto					Entertainmen										
Insurance:					Subscriptions	3									
Health					Clothing										
Insurance:					Personal Car	Э			_						
Renter/Hor	ne				House Supplies										
Auto Note Loan Paym	ont				Other				Reminde	ers					
Other	ICI IL				Miscellaneou	s							"There	is dignity ir	n all
Other			Total:		111130011411004			Total:					forms (of work if it	i's
			iotai.					. Ctan						vith respect	
				Summ	nary								and pri	ide."	

Mike Rowe

Starting Balance:

Ending Balance:

Income:

Expenses:

Savings:

Debt:

		Ар	ril		
	Week 1	Week 2	Week 3	Week 4	Week 5
Groceries					
Eating out					
Medical expenses					
Transportation					
Contributions					
Gifts					
Entertainment					
Subscriptions					
Clothing					
Personal care					
House supplies					
Additional:					
Additional:					
Additional:					
WEEKLY TOTALS:					
					<u> </u>
TOTAL INCOME FOR THIS MONTH:					

APRIL

								AP	NIL						
		Month	ıly Money	/ Plan (Wo	rkshe	et 5)			QUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
	Income				Sav	/ings			SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
	Plan Amount	Actual Amoun	t	Plar Amou			Differ- ence	Balance				1	2	3	4
Income 1			Short-	Term											
Income 2			Interm	ediate						_	_		_		
Income 3			Long-	erm					5	6	7	8	9	10	1′
				Debts											
	Moi	nthly Plar	Amount	Actual A	mount	Re	emaining E	Balance							
Priority Debt	t								12	13	14	15	16	17	18
All Others/ Min. Paymer	nts														
	Fixed Ex	penses	;		Fle	xible Exp	enses		19	20	21	22	23	24	25
Category	Pla Amo		tual Diffe ount ence		У	Plan Amount	Actual Amount	Differ- ence							
Housing				Grocerie	s										
Electricity/G	as			Eating C	ut				26	27	28	29	30		
Water				Medical											
Telephone				Expense											
Cable/Intern	et			Transpor						•	•	•		,	•
Taxes/Fees				Contribu	ition										
Insurance: L	ife			Gifts					Notes						
Insurance:				Entertair	nment										
Auto				Subscrip	otions										
Insurance: Health				Clothing											
Insurance: Renter/Hom	е			Persona House	l Care										
Auto Note				Supplies	;										
Loan Payme	ent			Other					Reminde	ers					
Other				Miscella	neous										
		1	otal:				Total:							stment in k e best inter	
			Sı	ımmary											
Income:		Sa	vings:		Starti	ng Balance:							Benjam	in Franklin	

Ending Balance:

Debt:

Expenses:

		Ma	ау		
	Week 1	Week 2	Week 3	Week 4	Week 5
Groceries					
Eating out					
Medical expenses					
Transportation					
Contributions					
Gifts					
Entertainment					
Subscriptions					
Clothing					
Personal care					
House supplies					
Additional:					
Additional:					
Additional:					
WEEKLY TOTALS:					
					l
TOTAL INCOME FOR THIS MONTH:					

MAY

		Month	nly M	loney Pla	n (Work	she	et 5)			SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
	Income					Sav	/ings									
	Plan Amount	Actual Amoun			Plan Amoun			Differ- ence	Balance						1	2
Income 1			S	Short-Term												
Income 2			lı	ntermediate	•									_		
Income 3			L	_ong-Term						3	4	5	6	7	8	9
				Debi	ts											
	Мо	nthly Plar	n Amoı	unt /	Actual Am	ount	Re	emaining E	Balance							
Priority Deb	ot									10	11	12	13	14	15	16
All Others/ Min. Payme	ents															
	Fixed E	xpenses	S			Fle	xible Exp	enses		17	18	19	20	21	22	23
Category	Pla Amo		tual ount	Differ- ence	Category		Plan Amount	Actual Amount	Differ- ence							
Housing				(Groceries											
Electricity/0	Gas				Eating Ou	t				24	25	26	27	28	29	30
Water					Medical											
Telephone					Expenses											
Cable/Inter					Transport					31						
Taxes/Fees					Contributi	on										
Insurance:	Life				Gifts											
Insurance: Auto					Entertainn											
Insurance:					Subscript Clothing	ons				Notes						
Health					Personal (Care.										
Insurance: Renter/Hon	ne				House	Juio										
Auto Note					Supplies											
Loan Paym	ent			(Other											
Other					Miscellane	eous										
			Total:					Total:		Reminde	rs			"Formal	education	will
				Summa	ary						. •				ou a living	
Income:		Sa	vings:			Startii	ng Balance:								ucation wi	
Expenses:		De	ebt:			Ending	g Balance:								ou a fortur	

make you a fortune."

Jim Rohn

		Jui	ne		
	Week 1	Week 2	Week 3	Week 4	Week 5
Groceries					
Eating out					
Medical expenses					
Transportation					
Contributions					
Gifts					
Entertainment					
Subscriptions					
Clothing					
Personal care					
House supplies					
Additional:					
Additional:					
Additional:					
WEEKLY TOTALS:					
TOTAL INCOME FOR THIS MONTH:					

JUNE

									JU	IVE						
		Monti	hly M	loney Pla	n (Work	she	et 5)			SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
	Income					Sav	ings			OONDAT	MONDAT	TOLOBAT	WEDNESDAT	THORODAT	TRIBAT	GATOKBAT
	Plan Amount	Actua Amour			Plan Amount		ctual nount	Differ- ence	Balance		1	2	3	4	5	6
Income 1			5	Short-Term												
Income 2				Intermediate						7	8	9	10	11	12	1:
Income 3			l	Long-Term							Ů	j	10	"	12	'`
				Debt	s											
	Moi	nthly Pla	n Amo	ount A	Actual Am	ount	R	emaining E	Balance	- 11	45	10	47	10	40	
Priority De	bt									14	15	16	17	18	19	20
All Others/ Min. Paym																
	Fixed Ex					Flex	ible Exp	enses		21	22	23	24	25	26	27
Category	Pla Amo		ctual nount	Differ- ence	Category		Plan Amount	Actual Amount	Differ- ence							
Housing				(Groceries							20				
Electricity/	'Gas			E	Eating Out					28	29	30				
Water					Medical											
Telephone					Expenses	tion										
Cable/Inte					Transporta Contributio											
Taxes/Fees Insurance:					Gifts	ווכ				Notes						
Insurance:					Entertainm	ent				110100						
Auto					Subscripti											
Insurance:					Clothing	5113										
Health Insurance:					Personal C	Care										
Renter/Ho					House											
Auto Note					Supplies											
Loan Paym	nent			(Other					Reminde	rs			"If		
Other				1	Miscellane	ous									ınderstand can work fo	
			Total:					Total:							can work it you, you ca	
				Summa	ary										etter decisi	
Income:		Sa	avings:		:	Startin	g Balance:							Melody	/ Hobson	
F		D.	a la da			Taraktar a	Dalaman									

Ending Balance:

Expenses:

Debt:

		Ju	ly		
	Week 1	Week 2	Week 3	Week 4	Week 5
Groceries					
Eating out					
Medical expenses					
Transportation					
Contributions					
Gifts					
Entertainment					
Subscriptions					
Clothing					
Personal care					
House supplies					
Additional:					
Additional:					
Additional:					
WEEKLY TOTALS:					
		l	<u> </u>	l	
TOTAL INCOME FOR THIS MONTH:					

JULY

								JU	LY						
		Month	ily Money	/ Plan (Work	shee	t 5)			SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
	Income				Savi	ngs			SUNDAY	MONDAY	TOESDAY	WEDNESDAY	THURSDAY	FRIDAT	SATURDAT
	Plan Amount	Actual Amoun		Plan Amount		tual ount	Differ- ence	Balance				1	2	3	4
Income 1			Short-	Term											
Income 2			Interm						5	6	7	0	9	10	11
Income 3			Long-1	Term					5	6	/	8	9	10	''
				Debts											
	Мс	nthly Plan	n Amount	Actual Am	ount	R	emaining E	Balance							
Priority Del	bt								12	13	14	15	16	17	18
All Others/ Min. Paym									-						
	Fixed E	xpenses	;		Flexi	ble Exp	enses		19	20	21	22	23	24	25
Category	Pla Amo		tual Diffe ount ence			Plan Amount	Actual Amount	Differ- ence							
Housing				Groceries											
Electricity/	Gas			Eating Out					26	27	28	29	30	31	
Water				Medical											
Telephone				Expenses											
Cable/Inter				Transporta								•		•	•
Taxes/Fees	S			Contribution	on										
Insurance:	Life			Gifts					Notes						
Insurance: Auto				Entertainm	ent										
Insurance:				Subscription	ons										
Health				Clothing											
Insurance:				Personal C	are										
Renter/Hor	me			House											
Auto Note				Supplies Other					Reminde	rs					
Loan Paym	nent			Miscellane	OUG										
Other		-	Totalı	IVIISCEIIdhe	ous		Total:							ı is the abi	
		'	Total:				iotai.						to fully	experience	e life."
				ımmary									Henry	David Tho	reau
Income:		Sa	vings:	-	Starting	g Balance:	:								

Ending Balance:

Debt:

Expenses:

		Aug	ust		
	Week 1	Week 2	Week 3	Week 4	Week 5
Groceries					
Eating out					
Medical expenses					
Transportation					
Contributions					
Gifts					
Entertainment					
Subscriptions					
Clothing					
Personal care					
House supplies					
Additional:					
Additional:					
Additional:					
WEEKLY TOTALS:					
		l	1		
TOTAL INCOME FOR THIS MONTH:					

AUGUST

		Monthly I	Money Pla	an (Work	shee	et 5)			SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
h	ncome				Savi	ings									
	Plan Amount	Actual Amount		Plan Amount			Differ- ence	Balance							1
Income 1			Short-Term												
ncome 2			Intermediate	е					2	3	4	5	6	7	8
ncome 3			Long-Term							3	4	5	0	/	9
			Deb	ts											
	Mont	hly Plan Am	nount	Actual Amo	ount	Re	emaining E	Balance							
Priority Debt									9	10	11	12	13	14	15
All Others/ Min. Paymen	nts														
	Fixed Exp	penses			Flex	ible Exp	enses		16	17	18	19	20	21	22
Category	Plan Amour	Actual	Differ- ence	Category		Plan Amount	Actual	Differ- ence							
Housing				Groceries											
Electricity/Ga	as			Eating Out	:				23	24	25	26	27	28	29
Water				Medical											
Telephone				Expenses											
Cable/Interne	et			Transporta					30	31					
Taxes/Fees				Contribution	on										
nsurance: Li	fe			Gifts											
nsurance: Auto				Entertainm											
nsurance:				Subscription	ons				Notes						
Health				Clothing					Notes						
nsurance:				Personal C	Care										
Renter/Home	9			House Supplies											
Auto Note Loan Paymer	-1			Other											
Loan Paymer Other	nt			Miscellane	OUE										
Other		Total		Misocharic	Jous		Total:								
		. Jtai	Summ	arv					Reminde	rs				t is a tool th	
Income:		Saving			Startin	g Balance:								k your incor s so you ca	
Expenses:		Debt:				Balance:								s so you ca I financial d	
		3000			g										

Dasha Kennedy

		Septe	mber		
	Week 1	Week 2	Week 3	Week 4	Week 5
Groceries					
Eating out					
Medical expenses					
Transportation					
Contributions					
Gifts					
Entertainment					
Subscriptions					
Clothing					
Personal care					
House supplies					
Additional:					
Additional:					
Additional:					
WEEKLY TOTALS:					
					l
TOTAL INCOME FOR THIS MONTH:					

SEPTEMBER

		Monthly	Money P	lan (Works	heet 5)			SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
	Income			5	Savings									
	Plan Amount	Actual Amount		Plan Amount	Actual Amount	Differ- ence	Balance			1	2	3	4	5
Income 1			Short-Terr	n										
Income 2			Intermedia					6	7	8	9	10	11	12
Income 3			Long-Term	ı					'	°	9	10	''	12
			De	bts										
	Мог	nthly Plan A	mount	Actual Amou	ınt	Remaining	Balance							
Priority Deb	ot							13	14	15	16	17	18	19
All Others/ Min. Payme	ents													
	Fixed Ex	cpenses		F	lexible E	xpenses		20	21	22	23	24	25	26
Category	Pla Amo			Category	Plai Amou									
Housing				Groceries										
Electricity/G	as			Eating Out				27	28	29	30			
Water				Medical										
Telephone				Expenses										
Cable/Interi				Transportation										
Taxes/Fees				Contribution Gifts				Notes						
Insurance: I	Life			Entertainmer	mt			Notes						
Insurance: Auto				Subscription										
Insurance:				Clothing	15									
Health Insurance:				Personal Car	re									
Renter/Hom	ne			House										
Auto Note				Supplies										
Loan Payme	ent			Other				Reminde	rs			"Many n	eople take i	no care
Other				Miscellaneou	us								money till th	
		Tota	al:			Tota	l:					nearly to	o the end of	it, and
			Sumi	mary									do just the s eir time "	ame

Starting Balance:

Ending Balance:

Savings:

Debt:

Income:

Expenses:

with their time."

Johann Wolfgang von Goethe

		Octo	ber		
	Week 1	Week 2	Week 3	Week 4	Week 5
Groceries					
Eating out					
Medical expenses					
Transportation					
Contributions					
Gifts					
Entertainment					
Subscriptions					
Clothing					
Personal care					
House supplies					
Additional:					
Additional:					
Additional:					
WEEKLY TOTALS:					
TOTAL INCOME FOR THIS MONTH:					

OCTOBER

									UGIC	JBEK							
		Mont	hly M	oney Pla	n (Works	shee	t 5)			SUNDAY		MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDA
	Income					Savi	ngs			SUNDAT		WONDAT	TOESDAT	WEDNESDAT	THORSDAT	FRIDAT	SATORDA
	Plan Amount	Actua Amour			Plan Amount			Differ- ence	Balance						1	2	
Income 1			S	Short-Term													
Income 2			Ir	ntermediate							1	-		7	0		
Income 3			L	ong-Term							4	5	6	7	8	9	1
				Deb	ts												
	Мо	nthly Pla	ın Amoı	unt ,	Actual Amo	unt	Re	emaining E	Balance								
Priority De	ebt									· · · · ·	11	12	13	14	15	16	,
All Others/ Min. Paym										-							
	Fixed E	kpense:	S			Flexi	ble Exp	enses		1	8	19	20	21	22	23	2
Category	Pla Amo		ctual nount	Differ- ence	Category		Plan Amount	Actual Amount	Differ- ence								
Housing					Groceries						_						
Electricity/	/Gas				Eating Out					2	5	26	27	28	29	30	3
Water					Medical												
Telephone					Expenses												
Cable/Inte					Transportat												
Taxes/Fee:					Contributio	n				Notes							
Insurance:					Gifts	1				140103							
Insurance: Auto	•				Entertainme												
Insurance:	:				Subscriptio	ns											
Health					Clothing Personal Ca	oro											
Insurance: Renter/Ho					House	are											
Auto Note					Supplies												
Loan Payn	ment				Other					Remind	ler	S					
Other					Miscellaned	ous									"Be tha	ankful for	what
	1	,	Total:					Total:								ave; you'll	
				Summ	ary										up hav	ving more	. "
Income:		Sa	avings:		S	tarting	Balance:								Oprah	Winfrey	
-		_			_												

Ending Balance:

Expenses:

Debt:

		Nove	nber		
	Week 1	Week 2	Week 3	Week 4	Week 5
Groceries					
Eating out					
Medical expenses					
Transportation					
Contributions					
Gifts					
Entertainment					
Subscriptions					
Clothing					
Personal care					
House supplies					
Additional:					
Additional:					
Additional:					
WEEKLY TOTALS:					
					<u> </u>
TOTAL INCOME FOR THIS MONTH:					

NOVEMBER

		Monthly	Money P	lan (Workshe	et 5)			SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
	Income			Sav	vings									
	Plan Amount	Actual Amount				Differ- ence	Balance	1	2	3	4	5	6	7
Income 1			Short-Terr	n										
Income 2			Intermedia					8	9	10	11	12	13	14
Income 3			Long-Tern	n						10		12	15	,
			De	bts										
	Mor	nthly Plan Ar	nount	Actual Amount	Re	emaining E	Balance	45	40	47	40	40		
Priority Deb	ot							15	16	17	18	19	20	2
All Others/ Min. Payme	ents													
	Fixed Ex	penses		Fle	xible Exp	enses		22	23	24	25	26	27	28
Category	Plai Amou			Category	Plan Amount	Actual Amount	Differ- ence							
Housing				Groceries										
Electricity/G	Gas			Eating Out				29	30					
Water				Medical										
Telephone				Expenses										
Cable/Interr				Transportation										
Taxes/Fees				Contribution				Notes						
Insurance: I	Life			Gifts				Notes						
Insurance: Auto				Entertainment										
Insurance:				Subscriptions										
Health				Clothing										
Insurance: Renter/Hom	20			Personal Care										
Auto Note	ie			House Supplies										
Loan Payme	ent			Other				Reminde	rs					
Other				Miscellaneous									s is not ab	
		Tota	l:			Total:							your paych	
			Sum	marv									impact you n the world	
Income		Cavina			na Dalanas.							- Have of	THIC WOLL	·-

Mike Rowe

Starting Balance:

Ending Balance:

Savings:

Debt:

Income:

Expenses:

		Decei	nber		
	Week 1	Week 2	Week 3	Week 4	Week 5
Groceries					
Eating out					
Medical expenses					
Transportation					
Contributions					
Gifts					
Entertainment					
Subscriptions					
Clothing					
Personal care					
House supplies					
Additional:					
Additional:					
Additional:					
WEEKLY TOTALS:					
				<u> </u>	l
TOTAL INCOME FOR THIS MONTH:					

DECEMBER

		Monthly I	Money Pla	an (Worksh	eet 5)			SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDA
I	ncome			Sa	avings									
	Plan Amount	Actual Amount		Plan Amount	Actual Amount	Differ- ence	Balance			1	2	3	4	
ncome 1			Short-Term											
ncome 2			Intermediat	е				6	7	8	9	10	11	
ncome 3			Long-Term					6		8	9	10	"	
			Deb	ots										
	Mon	thly Plan Am	ount	Actual Amoun	ıt	Remain	ing Balance	10	4.4	45	40	47	10	
Priority Debt								13	14	15	16	17	18	
All Others/ //in. Paymer	nts							-						
	Fixed Ex	penses		Fl	exible l	Expense	s	20	21	22	23	24	25	:
Category	Plan Amou		Differ- ence	Category	Pla Amo		ual Differ- ount ence							
Housing				Groceries										
Electricity/G	as			Eating Out				27	28	29	30	31		
Vater				Medical										
elephone				Expenses Transportation										
Cable/Internation	et			Contribution	1									
axes/Fees nsurance: Li	ifo			Gifts				Notes						
nsurance: L	iie			Entertainment	+									
Auto				Subscriptions										
nsurance: Health				Clothing										
nsurance:				Personal Care	9									
Renter/Home	Э			House										
Auto Note	-			Supplies				Reminde	rs					
oan Payme	nt			Other Miscellaneous								"Everyda	y is a bank	account.
Other		Total		wiscellaneous	0	Т	otal:					and tim	e is our cur is rich, no or	rency.

Christopher Rice

Starting Balance:

Ending Balance:

Savings:

Debt:

Income:

Expenses:

Worksheet 6. Grocery and Dining Plan

Food can easily eat up your monthly income. To avoid overspending on food, create a plan before shopping. In your grocery and dining plan, include groceries, meal subscriptions, dining out with friends or family, and meal delivery services.

Month 1				Month 2				Month 3				Month 4				
Source	Planned Amount	Actual Amount	Differ- ence													
Grocery				Grocery				Grocery				Grocery				
Meal Subscription				Meal Subscription				Meal Subscription				Meal Subscription				
Dining Out				Dining Out				Dining Out				Dining Out				
Meal Delivery				Meal Delivery				Meal Delivery				Meal Delivery				
Total:				Total:				Total:				Total:				
	Month 5				Month 6				Month 7				Month 8			
Source	Planned Amount	Actual Amount	Differ- ence													
Grocery				Grocery				Grocery				Grocery				
Meal Subscription				Meal Subscription				Meal Subscription				Meal Subscription				
Dining Out				Dining Out				Dining Out				Dining Out				
Meal Delivery				Meal Delivery				Meal Delivery				Meal Delivery				
Total:				Total:				Total:				Total:				
Month 9				Month 10				Month 11				Month 12				
Source	Planned Amount	Actual Amount	Differ- ence													
Grocery				Grocery				Grocery				Grocery				
Meal Subscription				Meal Subscription				Meal Subscription				Meal Subscription				
Dining Out				Dining Out				Dining Out				Dining Out				
Meal Delivery				Meal Delivery				Meal Delivery				Meal Delivery				
Total:				Total:				Total:				Total:				
Notes								Reminde	rs							

Worksheet 7. Tax Preparation and Record Keeping Log

It is wise to plan for taxes throughout the year. Compiling the information needed to complete your tax returns and creating a plan for eligible deductions can save you time and money. It can also relieve stress. Use this worksheet to prepare for your federal and state income taxes.

	Documents Checklist
	All Filers
	Last Year's Tax Returns
	Social Security Numbers (Self, Spouse, Dependents)
	Date of Birth (Self, Spouse, Dependents)
	Bank Account/Routing Numbers
	Loan Statements
	Identification Protection Pin (if issued by IRS)
	Income
	Form W-2, 1099s, Schedules K-1
	Unemployment (1099-G)
	Rental Income Records
	Pension/IRA/Annuity Income (1099-R)
	Social Security/RRB Income: SSA-1099, RRB-1099
	Interest, Dividend, or Stocks (1099-INT, 1099-OID, 1099-DIV, 1099-B, 1099-S)
	Gambling (W-2G), Royalty, Prize, Trust (1099-MISC)
	Health Care Reimbursements (1099-SA or 1099-LTC)
	Business Owners
	Tax ID Number
	Insurance Premiums and Expenses
	Business Income and Expenses
	List of Equipment and Assets (Cost, In-Service Date)
	Mileage Log
	Record of Estimated Tax Payments Made (1040-ES)
П	In-Home Office Records

For tax resources and guidelines in the state of Alabama, visit Alabama Department of Revenue at www.revenue.alabama.gov. For federal resources from the Internal Revenue Service, visit www.irs.gov.

		Dedu	ctions					
Но	me Owners	ship	Charitable Donations					
	Amount	Note		Amount	Note			
Mortgage Interest 1			Cash Donation 1					
Energy Improvements			Cash Donation 2					
All other 1098 Forms			Non-Cash Donation					
Total:			Miles Driven for Charity					
Me	dical Exper	nses	Total:					
	Amount	Note	Child/Dependent Care					
Health Insurance			Cilii	Amount	Note			
Premiums and Co-Pays Health Expenses			Day Care/Preschool	Amount	Note			
Medical Mileage			or Elder Care					
Prescription Costs			Babysitter (Child					
Total:			Under Age 15)					
			Flexible Spending Account Expenses					
Educ	ational Exp	enses	Total:					
	Amount	Note						
Forms 1098-T			V	Vork Expens	ses			
Other Expenses				Amount	Note			
Student Loan			Supplies, Tools					
(1098-E)			Training					
Total:			Travel, Meals					
	Sales Tax		Total:					
	Amount	Note	Retirement and Savings					
Vehicle Sales Tax				Amount	Note			
N	/liscellaneo	us	HSA Contributions (5498-SA)					
	Amount	Note	IRA Contributions					
Miscellaneous 1			(5498)					
Disaster/Casualty/ Loss			Other Savings (5498- QA, 5498-ESA)					
Total:			Total:					



Trade and brand names are given for information purposes only. No guarantee, endorsement, or discrimination among comparable products is intended or implied by the Alabama Cooperative Extension System.

In accordance with Federal law and U.S. Department of Agriculture (USDA) civil rights regulations and policies, this institution is prohibited from discriminating because of race, color, national origin, sex (including gender identity and sexual orientation), age, disability, and reprisal or retaliation for prior civil rights activity. Program information may be made available in languages other than English. Persons with disabilities who require alternative means of communication for program information (e.g., Braille, large print, audiotape, and American Sign Language) should contact the Alabama Cooperative Extension System Human Resources Department at (334) 844-5531 or the State of Alabama Governor's Office on Disability (GOOD) at (888) 879-3582 or USDA's TARGET Center at (202) 720-2600 (voice and TTY) or contact USDA through the Federal Relay Service at (800) 877-8339. To file a program discrimination complaint, a complainant should complete a Form AD3027, USDA Program Discrimination Complaint Form, which can be obtained online at www.usda.gov/oascr/how-to-filea-program-discrimination-complaint from any USDA office, by calling (866) 632-9992, or by writing a letter addressed to USDA. The letter must contain the complainant's name, address, telephone number, and a written description of the alleged discriminatory action in sufficient detail to inform the Assistant Secretary for Civil Rights (ASCR) about the nature and date of an alleged civil rights violation. The completed AD-3027 form or letter must be submitted to USDA by mail: U.S. Department of Agriculture Office of the Assistant Secretary for Civil Rights, 1400 Independence Avenue, SW, Washington, D.C. 20250-9410; Fax: (833) 256-1665 or (202) 690-7442; or Email: program.intake@usda.gov.

This institution is an equal opportunity provider.







Visit aces.edu/go/WiseMoney

to find more money saving tips or to download a PDF of this calendar.

To join a WISE 101 workshop, contact us at aceshse@auburn.edu or (334) 844-7560.



Portia Johnson, Extension Specialist, Assistant Professor, Financial Management; Theresa Jones, former Regional Extension Agent, Catundra Walton, Executive Support Assistant; and Angela Taylor, Extension Agent, Financial Management, all in Human Sciences Extension, Auburn University. Revised October 2025, FCS-2913 © 2025 by the Alabama Cooperative Extension System. All rights reserved. For contact information, visit www.aces.edu/directory.

www.aces.edu