Cecil M. Gardner grew up in Wichita, KS and moved to Las California after high school to attend Santa Monica JR. College to study business. Cecil returned to Wichita and joined the Army Reserves where he currently has 19 years of service and holds the ranks of sergeant. Trained as a Cook Specialist, Personnel Specialist and Postal Operations. Cecil also served two tours of duty in Afghanistan and Kuwait.

While serving in the military he was employed at Coleman in Production, 2 years at Pizza Hut Corporation as an Equipment sale associate, 6 years at MCI as a Sales Account Specialist, and 19 years at Cessna Air Craft Company. Note all these companies are all on the Fortune 500 List.

Cecil is presently the CEO and Founder of The Cecil Gardner Financial Literacy Community Center. Cecil earned his Certification through a Volunteering Christian and Bible Study Internship Program. Cecil is presently works with Churches and Non Profit Organizations in assisting with the help of teaching about Financial Literacy throughout his Community. Cecil has create his own Budget Counseling Software and Written E-books to assist in saving in the different categories of Living Expenses.

Cecil is not only helping his clients in the area of finances, but also in Obtaining the America Dream of Home Ownership. He is a Realtor and also a member of the Wichita Area association of Realtors.

Cecil is planning to attend WSU to obtain in a degree in education to teach in Wichita. Cecil and his wife have raised 4 children and have 2 grandchildren. He likes to read, travel, and mentor people. Cecil is dedicated to helping his clients achieve their goals. He works hard and is there to answer questions, address concerns or simply just to listen.

Wealthfinder

FINDING WEALTH IN YOUR PRESENT INCOME

Dear sir or mam, I'm glad I can come into your home and talk to you about a personal matter. You may not know me. I'm the CEO of Wealthfinder. We help and support individuals and members of different organizations with Budget Counseling, Freedom Rapid Debt Pay Off and Savings. In order to have the freedom to support themselves and the ability to give more to their charity organization. We don't think we have all the answers where we are, but we do know that we're struggling together to try and find emotional and financial maturity, to try to put our lives together, to try to understand our families, and basically to figure out how to live in this world we're involved in today. Maybe you don't have any problems. Maybe you got your act together and you don't need any help. If that's the case Man that's great! But in my experience as a Mentor and Financial counselor I've found a lot of people need somebody to help them. They need support and encouragement. If you are in that category I want you to know that we're having Budget Counseling starting ____ between 5pm to 9pm Monday thru Friday callCecil M. Gardner at 316-617-0489, cecil@wealthfinder.org, wwwwealthfinder.org for appointment and more information. **Thank you and God Bless.** *Cecil M. Gardner.*

Other services: CREDIT REPAIR
DEBT ELIMINATION/SNOW-BALL EFFECT
E-BOOK ON SAVING IN EVERY CATEGORY
CREDITOR NEGOTIATION
COACHING & COUNSELING
CASH FLOW PLANNING
BUDGET SYSTEMS
CUTTING EXPENSES
SOLVING FINANCIAL BARRIERS
EMERGENCY FUND BUILDER
FINANCIAL CHECKUP

FINANCIAL COUSELING IS A PROCESS, NOT A PRODUCT WHILE IT CAN BE PERFORMED IN CONJUNCTION WITH PROVIDING FINANCIAL PRODUCTS, IT CAN ALSO BE A DISTINCT AND SEPARATE PART OF THE PRACTICE

WEALTH FINDER
Finding Wealth in Your Present Income

Cecil M. Gardner
Budget Counselor
316-617-0489
cecil@wealthfinder.org
www.wealthfinder.org

Finding Your Financial Identity
Help Meet Financial Goals
Emergency Fund Builder
Public Speaking

Credit Repair
Rapid Debt Elimination
Creditor Negotation Coaching
Supports Seminars & Workshop

Fixing your finances is the "EMERGENCY"

How is NET Spendable Income Being Spent - What are My Living Expenses?

Living Expenses are divided into twelve categories each category is described more fully as follows:

- ✓ **Category 1 - Housing**
  All monthly expenses necessary to operate the home, including mortgage or rent payments, taxes, insurance, maintenance, utilities, telephone, and any furnishings you pl to purchase or improvements you anticipate making. The amount used for utility payments should be an average monthly amount for the past twelve months. If you cani establish an accurate maintenance expense, use 10% of the monthly mortgage payment.
- ✓ **Category 2 - Food**
  All grocery expenses, including paper goods and non-food products normally purchased at grocery or convenience stores.
- ✓ **Category 3 - Transportation**
  Include automobile payments, insurance, gas, oil, maintenance, tolls, parking, licenses, taxes, repair and replacement, and mass transit fares.
- ✓ **Category 4 - Insurance**
  Include all insurance, such as health, like, and disability, except those associated with the home or automobile.
- ✓ **Category 5 - Debts**
  Include all monthly payments required to meet debt obligations. Home mortgage and automobile payments are not included here.
- ✓ **Category 6 - Entertainment and Recreation**
  Include vacations, camping trips, club dues, sporting equipment, hobby expenses, sporting events, books, videos, and pets. Include eating out and daily lunches eaten home.
- ✓ **Category 7 - Clothing**
  Estimate the average annual amount spent on clothing divided by 12. This category is often underestimated.
- ✓ **Category 8 - Savings**
  Allocate something for savings. A savings account can provide funds for emergencies and is crucial to good planning.
- ✓ **Category 9 - Medical/Dental**
  Include health insurance deductible, medical bills, eye glasses, prescriptions, dentist, etc. Use a yearly average divided by 12 to determine the monthly amount.
- ✓ **Category 10 - Miscellaneous**
  Expenses that do not fit anywhere else are included in the miscellaneous category.
- ✓ **Category 11 - Investments**
  Individuals and families with surplus income in their budgets will have the opportunity to invest to meet their long-term financial goals. As you begin to budget regularly, hopefully more money will be freed to be allocated to this category.
- ✓ **Category 12 - School/Child Care**
  School tuition, tutoring, school books and materials, music/dance lessons, day care, and any other similar expenses are included in this category.

Monthly Income And Expenses

Net Spendable Income Per Month $

1. Housing Total: $
Mortgage (rent)
Insurance
Taxes
Electricity
Gas
Water
Sanitation
Telephone
Maintenance
Other

2. Food Total: $

3. Automobile(s) Total: $
Payments
Gas and Oil
Insurance
License/Taxes
Maint./Repair/Replace

4. Insurance Total: $
Life
Medical
Other

5. Debts Total: $
Credit Card
Loans and Notes
Other

6. Recreation Total: $
Eating Out
Baby Sitters
Activities/Trips
Vacation
Other

7. Clothing Total:$

8. Savings Total:$

9. Medical Expenses Total:$
Doctor
Dentist
Drugs
Other

10. Miscellaneous Total: $
Toiletry,Cosmetics
Beauty,barber
Laundry,Cleaning
Allowances,Lunch
Subscriptions
Gifts incl.Christmas
Cash
Internet
Other

11. Investments Total: $

12. School/Child Total: $
Tuition
Materials
Transportation
Day Care
Other

Total Expenses $

Income VS Expenses

Net Spendable Income $

Less Expenses

Surplus or Deficit

LIST OF DEBTS

as of ____________________

To Whom Owed	Contact	Phone	Balance	Monthly Payment	Date Due	Interest Rate