

**MONEY TIPS**  
**FOR**  
**TRUCK**  
**DRIVERS**



**[www.DriveDecker.com](http://www.DriveDecker.com)**  
**888.668.0698**

# MONTHLY FIXED EXPENSES

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**MONTH**

**EXPENSE**

**AMOUNT**

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**TOTAL MONTHLY EXPENSES**

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**AMOUNT TOWARDS SAVINGS**

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**AMOUNT TOWARDS GIVING**

Now, let's track your expenses for accuracy. Know where your money is going is key.



# WEEKLY EXPENSES

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**WEEK OF:**

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**TOTAL PURCHASES FOR MONDAY**

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**TOTAL PURCHASES FOR TUESDAY**

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**TOTAL PURCHASES FOR WEDNESDAY**

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**TOTAL PURCHASES FOR THURSDAY**

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**TOTAL PURCHASES FOR FRIDAY**

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**TOTAL PURCHASES FOR SATURDAY**

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**TOTAL PURCHASES FOR SUNDAY**

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**TOTAL PURCHASES FOR THE WEEK**

# REVIEW YOUR EXPENSES

**Can you put more into savings?**

**Can you put more into 401K?**

**Do you need to cut back on expenses out on the road?**

**Do you need to cut back on expenses at home or during home time?**

**Can you do a better job of managing your time to help increase drive time availability?**

**Are you taking cash advances? STOP**

**List areas from your Daily Expenses you can reduce:**

**List areas from your Monthly Expenses you can reduce:**

# SUGGESTIONS

- **AVOID unnecessary expenses.**
- **Purchase food items in bulk at grocery stores or super stores instead of individually at truck stops where they are usually more expensive.**
- **Plan your meals and snacks a week in advance so you are not spending money at every stop.**
- **Make a budget and break it down into amounts to automatically transfer each week into savings accounts for monthly, quarterly, yearly expenses so they don't creep up on you.**
- **Pay yourself first! Take advantage of Decker's 401K match. Reduce taxable income by putting more into your 401K versus sending to the IRS.**
- **Not every week will be a 3000 mile week, try and put money aside for an emergency fund. (ex: \$.05/mile until 3+ months of expenses can be covered if need be)**
- **Listen to Dave Ramsey's podcast for peak financial fitness.**
- **Avoid cash advances.**
- **Take advantage of the fridge and APUs Decker provides in the trucks to save money on eating out.**

# SUGGESTIONS

- **Be sure to claim the appropriate amount on your federal and state taxes. Many people claim too much and then get less take home each week because of it.**
- **Reduce taxable income by putting more into your 401K versus sending to the IRS.**
- **Track your spending.**
- **Turn in all your paperwork / documents as the load delivers to assure getting paid for the load on time.**
- **Keep a log of advances (if you MUST get them)**

**STICK TO A  
BUDGET**

**DECKER**

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