

REMEMBER YOUR WHY

1.

When making spending decisions, consider what is most important to you and aligns with your personal values. It's much easier to stick to an action plan focused on what matters most and what motivates you.

3.

| List your top four values. | |
|----------------------------|--|
|----------------------------|--|

What are the most important things you spend money on?

2.

How can you better align your spending with your values?

What could be the most significant benefit you experience by following a plan?



4.

EVERYDAY FINANCIAL SUCCESS: SMART SPENDING AND BUDGETING

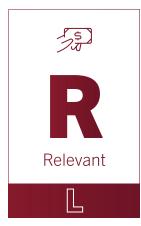
DETERMINE WHAT YOU WANT TO ACCOMPLISH

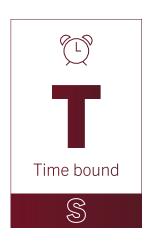
You are more likely to achieve goals that are detailed and written down. Use the **S.M.A.R.T. goals** formula to set one short-term or mid-term goal and one long-term goal. Keep your written goals in a place where you will see them often.











Short-term or mid-term S.M.A.R.T. goal

Long-term S.M.A.R.T. goal

What barriers could get in the way of meeting these goals?



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HOW WILL YOU ACHIEVE YOUR GOALS

List the actions you will take to achieve your goals. Commit to a time frame for staying on track.

Task Time frame

WHO WILL YOU INVOLVE IN YOUR PLAN

An accountability partner can have a significant impact on whether or not you succeed in achieving your goals. Accountability partners can be friends, family members, co-workers—anyone who will provide support and encouragement to help you stay motivated.

Who is going to help you stay accountable to your plan?



EVERYDAY FINANCIAL SUCCESS:

CREATE YOUR SMART SPENDING AND BUDGETING PLAN

Review and complete each section to create a monthly spending plan. If you are unsure of an amount, use existing data to make your best estimate. Leave items blank if they do not apply.

| My Monthly Income | | | | DATE | AMOUNT |
|---|-------------|--------|--------------------------------|------------------------|--------|
| Paychecks | | | | | |
| Secondary income | | | | | |
| Other income | | | | | |
| | | | TOTAL MON | THLY INCOME | |
| My Monthly Evnonces | | | | | |
| My Monthly Expenses | | | | | |
| HOUSING | DATE | AMOUNT | EDUCATION | DATE | AMOUNT |
| Rent or mortgage | | | Student loans | | |
| Electricity | | | Books and supplies | | |
| Gas | | | Tuition | | |
| Internet | | | EDUCATIO | ON SUBTOTAL | |
| Phones | | | ENTERTAINMENT | DATE | AMOUNT |
| Water, sewer and garbage | | | Amusement | | AMOUNT |
| Television/streaming services | | | (e.g., theme parks, movies) | | |
| HOUSIN | IG SUBTOTAL | | Media subscriptions | | |
| | | | ENTERTAINMEN | NT SUBTOTAL | |
| PERSONAL AND FAMILY | DATE _ | AMOUNT | PAYMENTS/DONATIONS | DATE | AMOUNT |
| Clothing and shoes | | | PAIPLN 13/DONATIONS | DATE | AMOUNT |
| Pet care | | | | | |
| Sports/gym membership | | | - | | |
| Kids (e.g., supplies, activities, toys) | | | Credit cards | | |
| Childcare (e.g., daycare, babysitting) | | | Travel/vacation savings | | |
| Shopping (e.g., cosmetics, non-essential personal care) | | | Investments/retirement savings | | |
| Hobbies | | | Savings/emergency fund | | |
| PERSONAL AND FAMIL | V SURTOTAL | | Charity | | |
| P ENGOVAE AND I API | II JOBIOTAL | | Gifts | | |
| AUTO/TRANSPORTATION | DATE | AMOUNT | PAYMENTS/DONATION | NS SURTOTAL | |
| Insurance | | | i Airizidi 9, 50 MAII 6. | | |
| Car payments | | | OTHER | DATE | AMOUNT |
| Fuel | | | | | |
| Car maintenance | | | | | |
| Public transportation | | | | | |
| Annual registration | | | | | |
| AUTO/TRANSPORTATIO | N SUBTOTAL | | | | |
| | | | ОТНІ | ER SUBTOTAL | |
| HEALTH | DATE | AMOUNT | | | |
| Prescriptions | | | | _ | |
| Insurance premiums | | | | | |
| Dental | | | Total monthly income | Total monthly expenses | |
| HEALT | H SUBTOTAL | | | | |
| | | | | | |
| FOOD | DATE _ | AMOUNT | Budget surp | lus or deficit | |
| Groceries/household supplies | | | | MOUNTAIN | |
| Restaurants/fast food | | | | AMERICA | |
| FOO | D SUBTOTAL | | | CREDIT UNION | |