

2. Picture



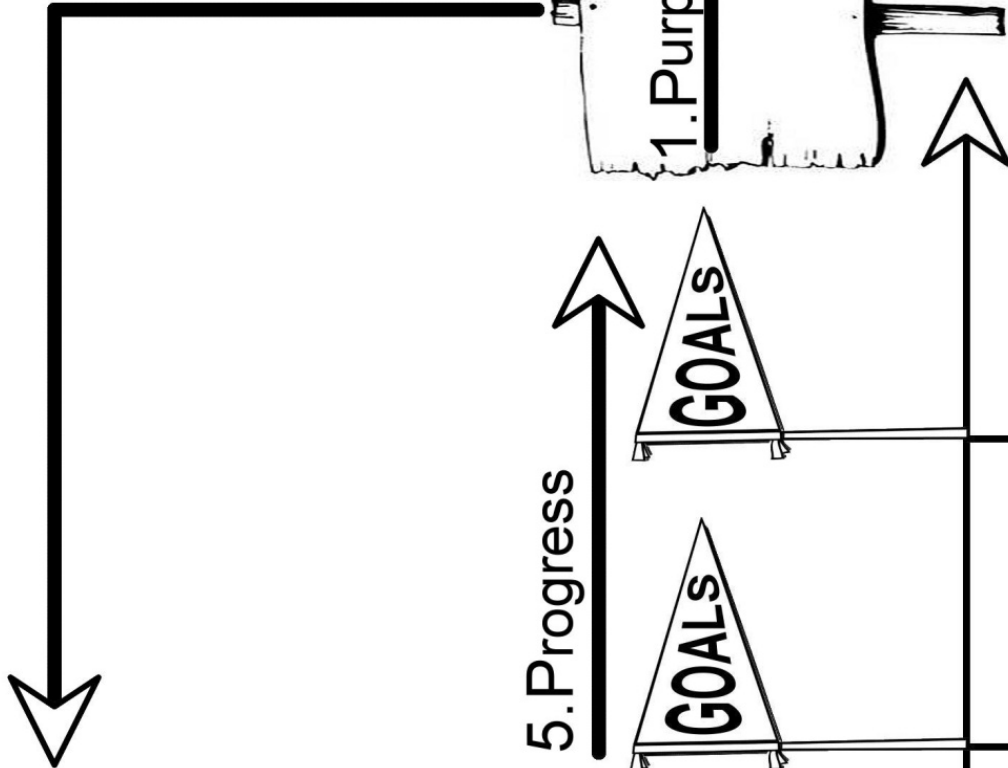
4. Patch

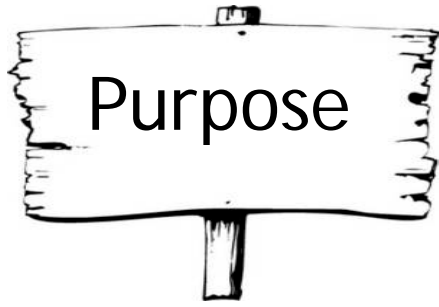
3. Pump

5. Progress

GOALS	GOALS

1. Purpose





GOAL SETTING WORKSHEET

Your goals are the steps you plan to take to fulfill your Purpose.

Be realistic as you write down specific amounts of money and/or steps you're going to take towards fulfilling your Purpose. Also note the time frame in which you plan to meet that goal.

SHORT-TERM GOALS

TIME FRAME FOR COMPLETION



MEDIUM-TERM GOALS

TIME FRAME FOR COMPLETION



LONG-TERM GOALS

TIME FRAME FOR COMPLETION



Monthly Basic Budget

Income	
Paycheck 1	\$
Paycheck 2	\$
Paycheck 3	\$
Child Support	\$
TANF	\$
Food Stamps	\$
SSI	\$
Other	\$
Other	\$

Fixed Expenses	
Rent/Housing	\$
Renter's Insurance	\$
Power/Water/Sewer/Garbage	\$
Phone	\$
Cable/Internet	\$
Car payment	\$
Car insurance	\$
Child care/support	\$
Life/Medical Insurance	\$
Medical prescriptions	\$
Total credit card payments	\$
Total savings payments	\$
Other	
Other	

Variable Expenses	
Groceries	\$
Laundry	\$
Personal/Household products	\$
Dining out	\$
Entertainment	\$
Gas	\$
Car maintenance	\$
Clothing	\$
Alcohol/tobacco	\$
Other	\$
Other	\$
Other	\$

Total Income	\$
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Total Expenses	\$
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Difference	\$
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Monthly Basic Budget

Income	
Paycheck 1	\$
Paycheck 2	\$
Paycheck 3	\$
Child Support	\$
TANF	\$
Food Stamps	\$
SSI	\$
Other	\$
Other	\$

Fixed Expenses	
Rent/Housing	\$
Renter's Insurance	\$
Power/Water/Sewer/Garbage	\$
Phone	\$
Cable/Internet	\$
Car payment	\$
Car insurance	\$
Child care/support	\$
Life/Medical Insurance	\$
Medical prescriptions	\$
Total credit card payments	\$
Total savings payments	\$
Other	
Other	

Variable Expenses	
Groceries	\$
Laundry	\$
Personal/Household products	\$
Dining out	\$
Entertainment	\$
Gas	\$
Car maintenance	\$
Clothing	\$
Alcohol/tobacco	\$
Other	\$
Other	\$
Other	\$

Total Income	\$
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Total Expenses	\$
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Difference	\$
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Sample Spending Journal

Groceries	Date	Amount
1 - Fred Meyer	2/1	124.33
2 - Fred Meyer	2/9	65.43
3 - Safeway	2/11	36.97
4 - Fred Meyer	2/15	111.76
5 - Super 1	2/18	22.65
6 - Fred Meyer	2/23	89.42
7 - Fred Meyer	2/28	93.67
Groceries Total:		544.23
Average Cost:		77.75

Coffee	Date	Amount
1 - Starbucks	2/2	4.45
2 - Starbucks	2/3	4.45
3 - Starbucks	2/4	4.45
4 - Starbucks	2/7	3.64
5 - Starbucks	2/9	4.45
6 - Starbucks	2/10	7.93
7 - Starbucks	2/11	4.45
8 - Starbucks	2/13	3.64
9 - D&M Coffee	2/16	3.79
10 - Starbucks	2/17	4.45
11 - Starbucks	2/21	7.93
12 - D&M Coffee	2/24	3.79
13 - Starbucks	2/28	4.45
Coffee Total:		61.87
Average Cost:		4.76

Eating Out	Date	Amount
1 - Pizza Hut	2/1	17.93
2 - Taco Bell	2/5	15.64
3 - Taco Bell	2/6	10.87
4 - Perkins	2/8	32.45
5 - Wendy's	2/15	16.24
6 - Pizza Hut	2/15	12.88
7 - Taco Bell	2/23	14.54
8 - Jack in the Box	2/28	18.92
Eating Out Total		139.47
Average Cost:		17.43

Gas	Date	Amount
1 - 7/11	2/5	36.92
2 - Shell	2/13	45.31
3 - ARCO	2/15	32.97
4 - Shell	2/22	43.72
5 - Shell	2/23	35.33
6 - 7/11	2/27	42.12
Gas Total:		236.37
Average Cost:		39.39

Car Maintenance	Date	Amount
Oil change	2/12	75.00
Seat Covers	2/12	34.56
Snow Tire Removal	2/28	51.84
Car Maint. Total		161.40
Average Cost:		n/a

Clothes	Date	Amount
Goodwill	2/15	23.76
Payless Shoes	2/22	32.40
Clothes Total		56.16
Average Cost:		n/a

Entertainment	Date	Amount
1 - Redbox	2/1	2.59
2 - Fred Meyer;game	2/5	43.18
3 - Redbox	2/9	2.59
4 - Redbox	2/10	1.29
5 - Safeway; movies	2/11	6.45
6 - Redbox	2/23	3.88
7 - Grand Meridian	2/25	19.00
Entertainment Total		78.98
Average Cost:		11.28

Total		1278.48
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POSITIVE IDEAS

PUMP Up Your Income: What Can You Do To Make Money?

Item To Sell	Income Per Sale	X Multiply By # of Sales Per Month	- Subtract Montly Expenses	= Total Monthly Earnings
Handmade Jewelry	\$20	20X4= \$80	\$80-\$20	\$60
Total (A)				

Service To Offer	Income per Service	X Multiply By # of Services Per Month	- Subtract Montly Expenses	= Total Monthly Earnings
Shoveling Snow	\$10	\$10x12=\$120	0	\$120
Total (B)				

PATCH Up Spending Leaks: What Can You Spend Less On?

Item / Service Purchased	Cost Per Use/ Purchase	Times Per Month Currently	Times Per Month Revisited	Total Monthly Savings
Eating out	\$20	10	5	\$100
Total (C)				

Total Budget Improvement (A+B+C) _____

Daily Spending Diary

Directions: Record every cent of your spending each day in the categories provided, or create your own format to monitor your spending. You can indicate the use of a credit card with (CR). Comments should reflect what you have learned about your spending patterns and desired changes you might want to make in your spending habits. (Note: As income is received, record in Date column.)

Month: _____ Amount available for spending: \$ _____ Amount to be saved: \$ _____

Date (Income)	Total Spending	Auto, Transportation	Housing, Utilities	Food (H) Home (A) Away	Health, Personal Care	Education	Recreation, Leisure	Donations, Gifts	Other (note item, amount)	Comments
Example	\$83	\$20 (gas) (CR)		\$47 (H)		\$2 (pen)	\$4 (DVD rental)	\$10 (church)		This takes time but it helps me control my spending
1										
2										
3										
4										
5										
6										
7										
8										
9										
10										
11										
12										
13										
14										
Subtotal										

(continued)

Date (Income)	Total Spending	Auto, Transportation	Housing, Utilities	Food (H) Home (A) Away	Health, Personal Care	Education	Recreation, Leisure	Donations, Gifts	Other (note item, amount)	Comments	
15											
16											
17											
18											
19											
20											
21											
22											
23											
24											
25											
26											
27											
28											
29											
30											
31											
Total											
Total Income	\$ _____	Total Spending	\$ _____	Difference (+/-)							
			\$ _____	\$ _____	Actions: amount to savings, areas for reduced spending, other actions . . .						