SPRING CLEAN YOUR MONEY CHALLENGE

<u>Challenge Day 1</u>

<u>Challenge Day 2</u>

<u>Challenge Day 3</u>

WHY OLD SCHOOL BUDGETING DOESN'T WORK

<u>Workshop</u>

Thrive in the Chaos

RECURRING EXPENSES

Recurring Expenses- Before	Monthly Amount	Payments per year	(amount * payments/year) Yearly Amount
Monthly Total		Yearly Total	
Recurring Expenses- After	Monthly Amount	Payments per year	(amount * payments/year) Yearly Amount
Monthly Total		Yearly Total	
Monthly Savings		Yearly Savings	

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WHERE ARE YOU GOING?

What does your dream life look like? Where do you want to be in 1, 5, 10 years?

How much money do you need to achieve that goal? Research and come up with an exact number.

When do you want to reach your goal? How many months or pay periods away is that?

How much money do you need to be setting aside to reach your goal? Divide your goal number by how many months or pay periods away your goal date is. If that's more than you can afford right now, you can alter your goal amount or goal date until it's an amount you can realistically achieve.

Open a savings account and have this amount automatically transferred in every month or pay period.



MONTHLY, QUARTERLY & ANNUAL BILLS

Bills		Monthly Amount	Payments per year	(amount * payments/year) Yearly Amount
	Monthly Total		Yearly Tota	

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BUDGET

	Pay Period	Month	Year
Income:			
Goal Savings: Emergency Savings: Bills: Recurring Expenses:			
Leftover			

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