OLD SCHOOL BUDGETING DOESN'T WORK, DO THIS INSTEAD HOW TO SIMPLIFY AND AUTOMATE YOUR BUDGET

<u>Workshop</u>

SPRING CLEAN YOUR MONEY CHALLENGE DECLUTTER YOUR RECURRING EXPENSES

<u>Challenge Day 1</u>

<u>Challenge Day 2</u>

<u>Challenge Day 3</u>



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 BILLS

Bills	Monthly Amount		(monthly amount * payments/year) /early Amount
Monthly Total		Yearly Total	



QUARTERLY & ANNUAL BILLS

Bills		(yearly amount ÷ payments/year) nthly Amount	Payments per year	(monthly amount * payments/year) Yearly Amount
	Monthly Tota		Yearly Total	
	Monthly Tota			



RECURRING EXPENSES

Recurring Expenses- Before	Monthly Amount	Payments per year	(monthly amount * payments/year) Yearly Amount
Monthly Tota	al	Yearly Tota	al
Recurring Expenses- After	Monthly Amount	Payments per year	(monthly amount * payments/year) Yearly Amount
Monthly Tota Monthly Saving		Yearly Tota Yearly Saving	



BUDGET

	Pay Period	Month	Year
Income:			
Goal Savings:			
Emergency Savings:			
Monthly Bills:			
Quarterly/Annual Bills:			
Recurring Expenses:			
Leftover			

