

Find the Money For Your Goals

You know what your goals are; you know where your money goes each month; you know how much of it goes to your goals. So if you want to allocate more money to achieving your dreams, where are you going to find it?

Go back over the Spending and Saving Pattern worksheet and find things that are low on your list of priorities and yet disproportionately high on your budget totals?

Can you cut back on dinners out? Can you change your long distance plan for better rates? Can you shave your parking and gas costs by car-pooling?

Low priority items	Last Month Total money spent	Next Month Amount I want to spend given my priorities	Next Month Savings I could put to my goals!!!
1) i.e. take out food	100	25	75
2)			
3)			
4)			
5)			
6)			
Total Money for Your Goals			

*Achieving your goals means making changes.
Otherwise you would be achieving life-as-usual.*

Once you have identified low priority spending habits that can be changed, reward yourself by using the "found" money for your goals.

Congratulations, you can see new ways to live the life you want with the money you have!