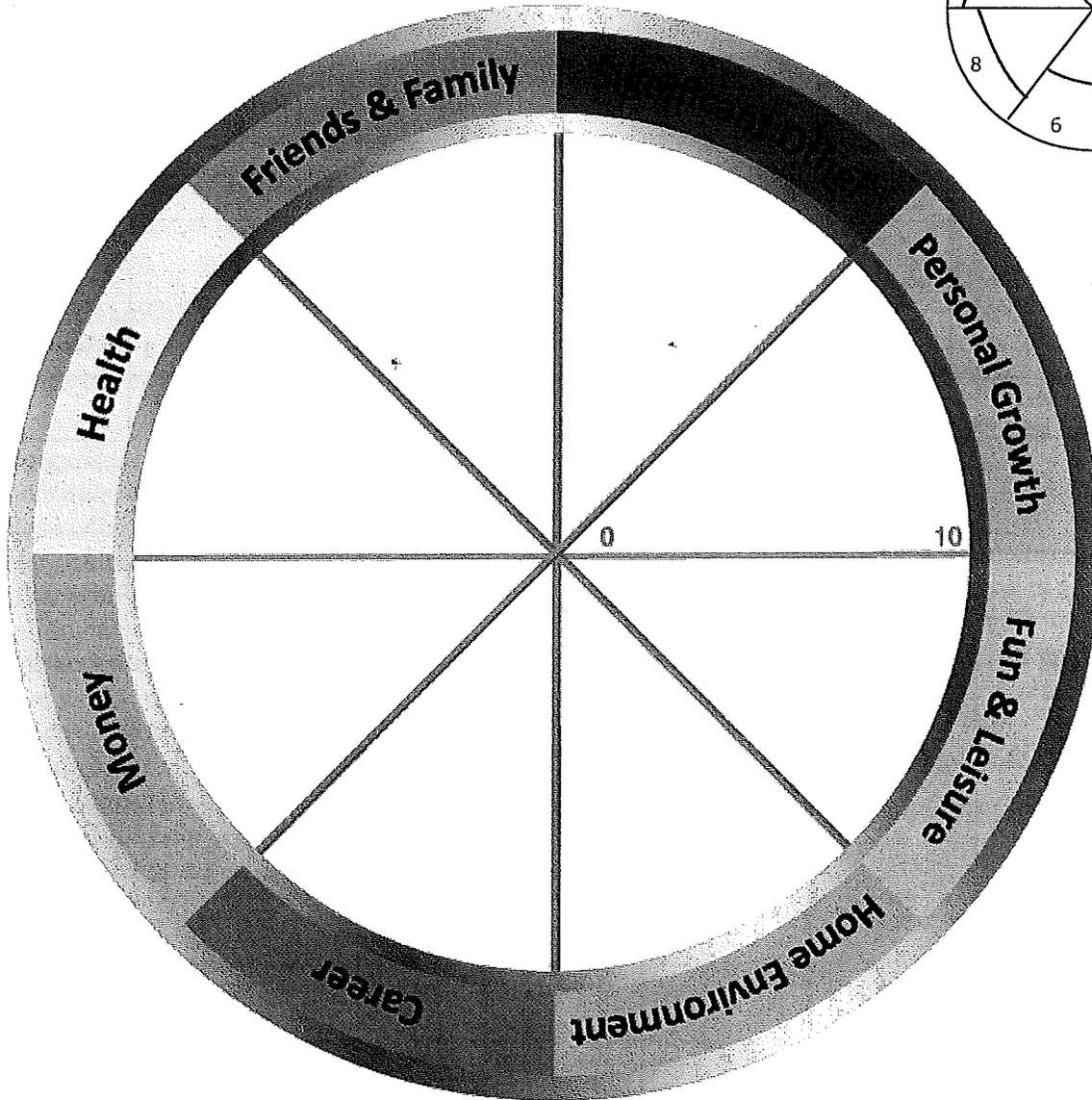
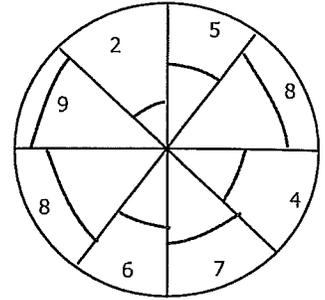


Your Wheel of Life!

YOUR NAME: _____

TODAY'S DATE: _____

EXAMPLE



COMPLETE THE WHEEL:

1. Review the 8 Wheel Categories - think briefly what a satisfying life might look like for you in each area.
2. Next, draw a line across each segment that represents your satisfaction score for each area.

- Imagine the centre of the wheel is 0 and the outer edge is 10
- Choose a value between 1 (very dissatisfied) and 10 (fully satisfied)
- Now draw a line and write the score alongside (see example above)

IMPORTANT: Use the FIRST number (score) that pops into your head, not the number you think it *should* be!

Money Habitudes Solitaire Worksheet

Directions:

Place the three category cards in front of you. Distribute the situational cards according to each category card, picture side up. Tally the total of each in the chart below.

	That's Me	Sometimes, it depends...	That's Not Me!
A- Planning			
B- Carefree			
C-Status			
D-Security			
E- Giving			
F- Spontaneity			

Review Questions:

1. Do you feel that the Habitudes accurately describe your relationship with money? Why?
2. What are your money strengths?
3. What areas would you like to focus on?

CATEGORY E	That's Me!	Sometimes It Depends.	That's not Me!	CATEGORY F	That's Me!	Sometimes It Depends.	That's not Me!
I give up things I want so I can help others.				If I get money by surprise, it's "extra." I can spend it anyway I want. It might be a , tax refund, bonus, winnings, a gift or an inheritance.	/		
I like giving to others more than receiving gifts or help.				I have "fun" money to spend any way I want. It may be to treat myself, take a risk or give it away.			
I help others even when they do not ask. I give them money or buy things for them.				I have lots of things I bought but never use. Examples: Clothes, hobby stuff, tools, household items and books.			
It would feel strange to have more money or nicer things than my friends or family.				I like to say "yes" to the unexpected chances that sound good to me. It might be: a bargain, a new job or a good time.			
When I get money, I like to give some of it to others.				Sometimes I regret the way I've spent my money or the risks I've taken.			
I spend on others but I don't spend money on myself.				I hate to wait for things. If I want something and don't have money, I will: get cash from the ATM, use a credit card, or get a quick loan.			
I think that when people have a lot of money, it corrupts them.				If I'm upset, I go shopping. Or If I want to avoid something, I go shopping. Or If I feel great I go shopping			
I owe money after the holidays because I spend a lot on gifts.				When I go shopping I have to buy something.			
I give money or buy things I don't need when someone asks me for support.				I have money secrets about: how much I spend, or how much I owe, or how much I lose, or how much I give away.			
TOTALS for Category E				TOTALS for Category F			

CATEGORY C	That's Me!	Sometimes It Depends.	That's not Me!	CATEGORY D	That's Me!	Sometimes It Depends.	That's not Me!
I think about what is best for the situation. That might be when I choose my clothes, Buy gift, or Plan an event				I like to buy things that are useful and practical.			
When someone does something nice for me, I feel I owe him or her.				I rarely buy things unless I can pay them off right away.			
I like to give gifts that come from a special store, have a brand name or look expensive.				I keep track of my money. I know: how much I have, how much is coming in and/or how much is going out.			
I feel I should pay the bill when I eat out with others.				I like to keep my money where I can get to it quickly.			
I will pay more for a brand name that others will recognize.				I will spend a lot of time and energy to get a better deal.			
I like being up-to-date. That might mean I have things like; stylish clothes, the latest phone, a new car or new gadgets.				I will buy things that cost less instead of getting what I really want.			
It seems most people I know are better off than I am.				I like to get separate bills when I eat out with others. I only want to pay for my fair share.			
I will hide the fact that I am having money problems. Even if I can't afford it, I will spend money to keep up with a good image.				Even if I can afford things that will make my life easier, I will not buy them.			
I think people will only like me if I am generous.				I save or invest a set amount of money each month.			
TOTALS for Category C				TOTALS for Category D			

MONEY HABITUDES WORKSHEET

READ THROUGH EACH STATEMENT AND CHECK THE BOX THAT BEST DESCRIBES YOUR REACTION TO THE STATEMENT.

Don't think too much- go with your first reaction.

CATEGORY A	That's Me!	Sometimes It Depends.	That's not Me!		CATEGORY B	That's Me!	Sometimes It Depends.	That's not Me!
I know the difference between what I need and what I want					When I need money I just asked my friends or family to help me.			
Things happen that I didn't plan on (like a car breaks down or I get sick). I have extra money for those types of things. Or I know how I can get money right away if I need it.					I like to keep my options open. I do not want to be tied to a plan.			
I stop and think about my choices before I spend my money.					I think things will work out, so I don't worry about money.			
I research high-priced things. That way I can compare quality and price. Examples: car, house, phone, jewelry, ect.					I have to pay late fees because I do not pay my bills on time.			
I know a lot about my (our) finances. This may be: insurance (health, car, home), savings or investments.					I wonder where my money went. It seems to just disappear!			
I only buy what I planned to buy. I will not get extra items or extra features.					I think most people can manage money better than I can.			
I buy things because they meet my needs. I do not care if they are the newest, the best or have brand names.					Ask for raise? Ask for a better deal? Not me! I don't like to negotiate or bargain.			
I have a plan for how I spend and save my money					I changed my plans to do what others want to do.			
Once I have a plan, I stick to it.					Win a fortune? Inherit a lot of money? Sounds good! But I would not want to be responsible for it.			
TOTALS for Category A					TOTALS for Category B			

Money Habitudes – Meanings & Descriptions

Planning:

Theme: Money helps you achieve your goal.

How you/others see you: Responsible – Accomplished – Driven – Conservative

Advantages:

- Make intentional financial decisions based on values and desired long-term outcomes.
- Have money reserved to pay for the unexpected.
- Set and accomplish goals.
- Buy items you really want that will retain value.
- Have a sense of well-being and control.

Challenges:

- Feel pressured by others to spend money on things that do not fit your budget/values.
- Expected to help others who did not plan.
- Have difficulty responding to new opportunities if it means changing/abandoning plan.
- Intolerant or impatient when others don't meet your standards or have different values.
- Hide or withhold information from significant others to stay in control of the money.

Suggestions:

- Learn effective communication skills to use when pressured by others to spend money in a way that conflict with your values or goals.
- Understand the money messages from your past.
- Challenge yourself to find out if your goals reflect your wants and needs or if they are a response to others' expectations of what you "should" do.
- Be supportive and giving to others.
- Take a break from being productive and goal-oriented. Relax, be spontaneous and enjoy life.
- Challenge yourself to experience new activities out of your comfort zone. Take risks.
- Be tolerant and patient with people who have lifestyles and values that are different. Try to see their perspective and understand what works for them.

Giving:

Theme: Money helps you feel good by giving to others.

How you/others see you: Thoughtful – Charitable – Enabling – Matyr

Advantages:

- Have strong values and convictions.
- Generously give to other people or causes.
- Live simply to reflect non-materialistic values.
- Act ethically and with integrity.
- Appreciated for being thoughtful. Are needed. Others depend on you.
- Admired for being able to anticipate others' needs.

Challenges:

- Disappointed if money or gifts are not appreciated.
- May have unrealistic expectation that others will repay your generosity.
- Use giving as a form of control to impose your personal values on others.

- Intolerant of people who have different lifestyles.
- Resent when giving is expected or assumed
- Promote dependence or irresponsible behavior by giving too much or too often.
- Sacrifice your needs or future security for others.

Suggestions:

- Plan activities for personal enjoyment that are unrelated to your favorite charities.
- Do you give away too much of your time? Know the value of your work. Negotiate to receive a fair salary.
- Know how much you can give and identify how you like to give – big amounts at once, small amounts to multiple people/charities. Stick to a plan.
- Have a plan for giving that includes giving to yourself and providing for your future.
- Understand that having money is not inherently bad or sinful and being poor is not inherently honorable.
- Before helping others, consider if you may be limiting their development of responsible behavior.
- If you attract needy people, explore the benefits you receive by being needed by others.
- Identify your own needs, wants and ideas. Become aware of your tendency to agree to someone else's plans to save, spend, invest or be charitable before you have thought about what you would like to do.

Security:

Theme: Money helps you feel safe, secure and in control.

How you/others see you: Thrifty – Prepared – Suspicious – Cheap

Advantages:

- Have a budget, financial goals and savings.
- Shop wisely for value items on sale.
- Protect money by being conservative.
- Saving now means more choices later.
- Take care of possessions so they last.
- Disciplined to make choices and delay gratification.
- Can easily get your money in case of emergencies.

Challenges:

- Save so much there is no money for today's wants and needs.
- Buy based on price when it isn't exactly wanted or won't hold up over time.
- By avoiding risks, money is safe but doesn't grow or your job is secure but you can't go any higher.
- Sacrifice participating in enjoyable activities or relationships because of the cost involved.
- Your strict budget means you are unable to take advantage of unexpected sales and opportunities.

Suggestions:

- Reassess your budget to include fun, gifts and being able to respond spontaneously to new opportunities.
- Reduce the time you spend to record, check and manage your finances.
- Plan to spend money on a special gift or activity for yourself every month.

- Talk to people you love to understand how your behavior related to money affects your relationships.
- Face your fear. Put everything you would need to survive in a bag or suitcase. Keep it in a closet so you are prepared for the worst.
- Interview financial professionals. Find someone you trust to gain a broader perspective on saving and investing for more realistic, livable financial plan.

Carefree:

Theme: Money isn't a priority. You just let life happen.

How you/others see you: Easygoing – Flexible – Immature – Irresponsible

Advantages:

- Optimistic that everything will work out.
- Can respond quickly to new opportunities.
- Not distracted by money consideration or details.
- Easily share what you have with others.
- Do not feel pressured by others' expectations.
- Adapt easily to new situations.

Challenges:

- Lack the skills and information to feel confident.
- Unable to support yourself if the person(s) providing for you cannot continue or chooses to stop.
- Feel trapped or obligated by being supported.
- Miss opportunities by avoiding commitments or missing deadlines.

Suggestions:

- Know the realistic expenses needed to support yourself even if you do not pay for them (health and car insurance, rent, utilities, clothing, etc.)
- Become familiar with the basics. Use simple techniques like rounding expenses up and rounding income down to work with easy numbers to make basic budget and keep track of money.
- If you live with someone who pays the bills, go over a month's expenses to be familiar with the basic costs.
- If you avoid managing money because of a lack of skills, consider taking a class or being tutored.

Status:

Theme: Money helps you present a positive image.

How you/others see you: Generous – Impressive – Superficial – Insensitive

Advantages:

- Present a strong first impression.
- Make generous donations.
- Give expensive or unexpected gifts.
- Attentive to what is important to others.
- Never burden others about money problems.
- Appreciated for generosity and helping others.
- Enjoy others returning favors and being generous.

Challenges:

- Create a false impression of having wealth.
- Feel constant stress to keep up with others.
- Do not have reserves for the unexpected.
- Spend money unwisely to maintain appearances.
- Feel entitled to special treatment.
- Actions motivated by personal gain may be seen as suspicious and insincere; people may feel used.
- Keep money secret because fear of losing friends or status if others knew your real financial situation.

Suggestions:

- Shop for quality, not for name brands. Limit trendy items to 10% of your purchases.
- If you have debt, talk to a professional to learn how to pay it off as quickly as possible.
- Shop from a catalog to avoid impulse spending.
- Set up a budget. Use direct deposit to ensure bills are paid and savings available for future. Set up automatic online payments for bills if possible.

Spontaneous:

Theme: Money encourages you to enjoy the moment.

How you/others see you: Daring – Fun-loving – Open-minded – Impulsive – Unconcerned with consequences

Advantages:

- Enjoy adventures and the unexpected.
- Able to quickly respond to opportunities.
- Get a lot of attention and recognition.
- Have many friends and acquaintances who will join you when you want to go places or do things.
- Get things right away without waiting.
- Experience the thrill of taking risks.

Challenges:

- Spend money even when you do not have it.
- Go into debt to buy things you do not need.
- Do not have reserves for the unexpected.
- Often owe money to friends or family.
- Feel powerless to control your spending.
- Keep money secrets from significant people in your life because you feel guilty or ashamed of your spending, debt or how much you give to others.

Suggestions:

- Use direct deposit and pre-set automatic payments. Save a set amount weekly, even just \$1 adds up.
- Make a list of alternative activities to shopping. Plan to do them with other people.
- Do not use store credit cards. Pay with cash.
- Before each purchase ask yourself: *Is this a need or a want? How long will I have to work to pay for it? Is it worth an hour's pay? Is it worth a week's pay?*
- Talk to a financial professional to set up a plan to get your debts paid off.

Budgets

Why Budget?

Budgets help us track the amount of money our family spends each month. We are able to compare how much we spend and how much income we have.

Budgets are a tool used for us to set goals; they are a way for us to track where we are spending our income each month as well as how we can spend differently to meet savings goals.

Priority Expenses vs. Secondary Expenses

Priority Expenses are the essential living expenses; Rent/Mortgage, Energy, Utilities. They are the bills that you pay first: prioritize essential expenses before secondary expenses.

Secondary Expenses are additional bills and expenses other than essential: Cable/Internet, Clothing, Diapers.

Income

Gross Income vs. Net Income

Gross income is the total amount of income you earn from your employer before any taxes or deductions have been taken out.

Net income is your "take home pay". It is the amount of money after items are taken out, taxes, medical, retirement, child support, etc.

It is important to create your budget with your net income, to use the income you actually have to budget with. The income you have control over.

Katie's Budget

Katie is a mother of two children; Tammy is 2 years old and Kevin is 6 years old. Katie works part time at Grocery Store and gets paid \$10 an hour. She works 15 hours a week. She receives \$150 gross income every week, which is \$138.52 net income every week.

1. The whole household is enrolled in Apple Health Care.
2. Katie currently has housing through Bellingham Housing Authority and pays \$125 towards rent, her total rent is \$700 month she receives \$575 housing subsidy.
3. Katie has an Puget Sound Energy Bill that averages \$68 monthly
4. Katie receives \$511 in EBT benefits each month
5. Katie has a co-pay of \$30 for childcare for Tammy while she works.
6. Katie has paid \$30 boys and girls club fee for Kevin's after school care (She averages \$3 a month to save for next year's club fee.)
7. Katie goes to the Grocery Store every other week; she spends \$260 of EBT each time she is at the store. She pays the difference with cash when EBT runs out.
8. Katie owns a car and pays \$40 a month in insurance and \$70 a month in gas
9. Katie has a phone plan that she pays \$60 a month
10. Katie owes \$200 in court fines and pays \$25 each month towards her fines
11. Katie goes to the dollar tree for toiletries and cleaning supplies monthly she spends \$10
12. Katie spends \$40 a month on diapers for Tammy and spends \$25 on children clothing
13. Katie saves \$25 each month to go towards emergency expenses for car tabs, repairs..etc.

Katie's Actual Budget

Katie has tracked his spending for four weeks and is now able to create an actual budget. There were a few items that changed in her budget.

- Puget Sound Energy Bill was \$80 this month, however Katie received Energy Assistance of \$50 towards credit to her account. She paid \$30 towards PSE to complete her bill.
- She noticed she drove more than expected, she spend \$90 on gas for the month.
- Katie had left over toiletries and cleaning supplied, she only spent \$5 total at the dollar tree.

Katie re-evaluated her budget because she knew his actual spending after tracking for 4 weeks.

Navigating your budget

Wants or Needs

It is important that we get into the habit of knowing the difference in our wants and needs when spending.

1. WANTS are things that are not a priority expense.
 - a. Brand Name Clothing, Fast Food, New TV, etc.
2. NEEDS are things that are essential needs.
 - a. Housing, Utilities, Food, Medicine, Transportation, etc.

Sometimes items may fit into both categories:

3. I WANT a new car because it will make me look important.
4. I NEED a car to get to work at 4am before the buses run.

Planned or Unplanned

Often times the items we purchase that are unplanned are impulse purchases.

Suggestions:

- Before going to the store, create a list of items to buy.
- If you see something you want to purchase that is an unplanned item think to yourself: "Will I still want this item in three months"

Flexible or Fixed

Flexible are monthly payments that have a varying amount on a monthly base and fixed is the same amount each month.

- Flexible items might be energy bill, gas bill or credit card payments
- Fixed items are bills that remain the same month after month; rent, childcare co-pays or car insurance.

Savings

Why Save Money?

People save money to use in the future. People set aside money for emergencies/ unexpected expenses to create a safety net in order to avoid crisis situations and for goals like a car, house, deposit.

Savings Goals

Habit of saving is vitally important for those with poor credit or no credit.

When emergencies inevitably arise, loan options are very difficult
Savings help break cycles of crisis- it is hard to address other barriers if you are constantly worried about finances.

Establish Savings Strategies:

Bank On

Bank On is a group of key government agencies, community organizations, and financial institutions that work together to offer free or low-cost accounts to help you save money and get ahead. Any one of these accounts could keep you from losing your hard-earned money that you may otherwise spend on alternative financial products, such as, check cashing or payday lending that charge high fees and interest rates for using their services. With a bank account, it won't cost you any money to cash your checks.

How to open a Bank On account:

- Find a participating bank or credit union at www.whatcomabc.org/bankon
- You can visit the website for Bank On North Sound to use the locator tool, or see account matrix below in order to choose the account that will work best for you.
- Gather what you need to open your account:
 - A photo ID (US driver's license or Matricula Consular card)
 - Proof of address such as a utility or cell phone bill.
 - Social security or taxpayer ID number.
 - Cash or check for your first deposit.
- Visit a convenient branch of the bank or credit union you have selected in order to open your account.
- A specialist will walk you through the entire process and answer your questions. You don't need an appointment, but don't forget your materials!

Save the Difference

With some Banks you can use a tool called "save the difference", It is set up where when you make a charge with a debit card the bank then rounds the amount up to the nearest dollar and puts the change into a savings account. If you purchase an item that is \$5.34, then \$0.66 goes into a savings account. It's a little step to saving money.

Pay Yourself First

Before you pay your bills, before you buy groceries, before you do anything else, set aside a portion of your income to save. The first bill you pay each month should be to yourself to save.

LETTER OF EXPLANATION: Sample One

January 27, 2014

Mr. Jorge Almirez
XYZ Property Management Company
123 Main Street
Seattle, Washington 98005

Dear Mr. Almirez:

I am writing to give you information that will help you evaluate my application for a rental in your apartment building. Four months ago, I was terminated from an apartment. The termination was the result of consistently late rental payments. At the time, I was in the process of a divorce. My income was unstable and I was unable to meet my obligations.

Since that time, my divorce has been finalized. I am now receiving regular child support payments and have also accepted a job that will provide a steady income. I am fully committed to make my rent payments on time.

Please consider my current situation as you evaluate my rental application. Now that my situation has improved, I will be a reliable renter.

Sincerely,

Susan Jenner
Susan Jenner
P.O. Box 999
Seattle, Washington 98005
Phone: 206-999-9999

LETTER OF EXPLANATION: Sample Two

January 27, 2014

Ms. Rebecca Flynn
789 Center Street
Seattle, Washington 98005

Dear Ms. Flynn:

I am submitting my application to rent your apartment today and want to explain to you the circumstances of some negative information that you will find when you review my application. While renting an apartment last year, there were several incidents that resulted in the police being called because of noise and unruly conduct. My landlord asked me to leave so I moved from the unit, shortly after that I was arrested due to some issues with substance abuse.

Since the time of vacating my unit as well my arrest I have completed the requirements put forth by the court as well as some additional steps I decided to take on my own. I have been working with a substance abuse counselor. I am including a letter from my counselor attesting to the fact that I am continuing with my treatment. My problem is now under control and I will be a responsible renter for your home.

I think your apartment is very nice and would be proud to make it my home. I will be a good renter for your unit..

Sincerely,

J.L. Nyugen
J.L. Nyugen
P.O. Box 999
Seattle, Washington 98005
Phone: 206-999-999

INFORMATION FOR MY RENTAL APPLICATION

Applicant information	
Head of Household Full Name:	
Date of Birth:	
SSN:	
Phone:	
Drivers License ID number	
Co- Applicant Name:	
Date of Birth of Co-applicant	
SSN of Co-Applicant	
Phone of Co-Applicant	
Drivers License ID number:	
Children names and Date of Birth	
Children names and Date of Birth	
Rental Information	
Current Address:	
Property Manager Contact:	
Rent amount?	
Dates at Property?	
Previous Address:	
Property Manager Contact Info:	
Rent amount?	
Dates at Property?	
Previous Address:	
Property Manager Contact Info?	
Rent amount?	
Dates at Property?	
Income Information	
Employer:	
Employer Address:	
Position:	
Dates of employment:	
Hourly wage/ Salary?	
Co-Applicants employer:	
Employer Address:	
Position:	
Dates of employment:	
Hourly wage/ Salary?	
Additional Income:	
Monthly Amount:	
Bank Account: Checking/Saving	
Contact information:	
Amount in Account:	

PROTECT YOURSELF FROM RENTAL SCAMS

Being savvy when you're in search of a rental is well worth the effort. Scammers know

Red Flags for Renters When Searching for Housing:

- "Owner" is traveling or working outside of the U.S. and will send you the keys
- "Owner" will only interact with you online, not in person
- The advertising or email response to you contains multiple misspellings and grammatical errors
- The email addresses you as Dear Sir/Madam
- The "owner" uses the title Reverend, Dr., or claims to be a missionary

- The "owner" uses a free email service such as Gmail, Yahoo, or Hotmail
- Payment is first priority – Cashier's Check, FEDEX, Western Union, etc.
- Payment of deposit or first month's rent is requested BEFORE you see the property or sign a lease
- Price seems surprisingly low for the home offered and the area
- "Owner" can't show you the property or make arrangements for you to tour

Beware of anyone who asks you to pay cash or wire money:

If you pay cash by choice, make sure to get a receipt. Wiring money sounds more official than cash but it's not; there's no way to trace it.

Be suspicious of a price that seems too good to be true:

Try typing the street address into a search engine and see what comes up –legitimate landlords often list properties on multiple sites, so if you find several listings for a property that sounds identical but is several hundred dollars more, you've probably found a scam.

Be aware of the "owner's" priorities:

A legitimate landlord will want to know about your goals in finding a home, and about your and your family's rental needs. A scammer will want to get your money. If money seems like a higher priority than anything else, that might be a sign of fraud.

Ask a lot of questions:

Where will I send my rent? How can I reach someone if you are on vacation? What do I do if I need a plumber? An experienced landlord will have already thought through the answers.

Important: If you find yourself the target of a rental scam, report it to your local law enforcement agency.

Preparing for housing search with barriers

In table groups brainstorm ideas to prepare for housing search for someone who has the following barriers.

No rental history

Problem with former landlords or neighbors

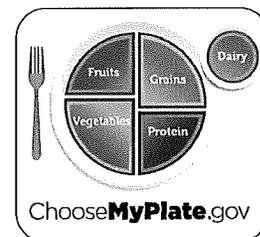
No steady income

No or poor credit history

Criminal record

**10
tips**
*Nutrition
Education Series*

eating better on a budget



10 tips to help you stretch your food dollars

Get the most for your food budget! There are many ways to save money on the foods that you eat. The three main steps are planning before you shop, purchasing the items at the best price, and preparing meals that stretch your food dollars.

1 plan, plan, plan!

Before you head to the grocery store, plan your meals for the week. Include meals like stews, casseroles, or stir-fries, which “stretch” expensive items into more portions. Check to see what foods you already have and make a list for what you need to buy.

2 get the best price

Check the local newspaper, online, and at the store for sales and coupons. Ask about a loyalty card for extra savings at stores where you shop. Look for specials or sales on meat and seafood—often the most expensive items on your list.



3 compare and contrast

Locate the “Unit Price” on the shelf directly below the product. Use it to compare different brands and different sizes of the same brand to determine which is more economical.

4 buy in bulk

It is almost always cheaper to buy foods in bulk. Smart choices are family packs of chicken, steak, or fish and larger bags of potatoes and frozen vegetables. Before you shop, remember to check if you have enough freezer space.

5 buy in season

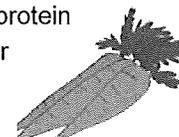
Buying fruits and vegetables in season can lower the cost and add to the freshness! If you are not going to use them all right away, buy some that still need time to ripen.

6 convenience costs... go back to the basics

Convenience foods like frozen dinners, pre-cut vegetables, and instant rice, oatmeal, or grits will cost you more than if you were to make them from scratch. Take the time to prepare your own—and save!

7 easy on your wallet

Certain foods are typically low-cost options all year round. Try beans for a less expensive protein food. For vegetables, buy carrots, greens, or potatoes. As for fruits, apples and bananas are good choices.



8 cook once...eat all week!

Prepare a large batch of favorite recipes on your day off (double or triple the recipe). Freeze in individual containers. Use them throughout the week and you won't have to spend money on take-out meals.

9 get your creative juices flowing

Spice up your leftovers—use them in new ways. For example, try leftover chicken in a stir-fry or over a garden salad, or to make chicken chili. Remember, throwing away food is throwing away your money!

10 eating out

Restaurants can be expensive. Save money by getting the early bird special, going out for lunch instead of dinner, or looking for “2 for 1” deals. Stick to water instead of ordering other beverages, which add to the bill.

Goal Development Worksheet

Today's Date: _____ Target Date: _____ Start Date: _____

Date Achieved: _____

Goal: _____

Verify that your goal is SMART

Specific: *What exactly will you accomplish?*

Measurable: *How will you know when you have reached this goal?*

Achievable: *Is achieving this goal realistic with effort and commitment? Have you got the resources to achieve this goal? If not, how will you get them?*

Relevant: *Why is this goal significant to your life?*

Timely: *When will you achieve this goal?*

52 Week Challenge

WK #	Deposit	Balance	✓	WK #	Deposit	Balance	✓
1	\$1.00	\$1.00	<input type="checkbox"/>	27	\$27.00	\$378.00	<input type="checkbox"/>
2	\$2.00	\$3.00	<input type="checkbox"/>	28	\$28.00	\$406.00	<input type="checkbox"/>
3	\$3.00	\$6.00	<input type="checkbox"/>	29	\$29.00	\$435.00	<input type="checkbox"/>
4	\$4.00	\$10.00	<input type="checkbox"/>	30	\$30.00	\$465.00	<input type="checkbox"/>
5	\$5.00	\$15.00	<input type="checkbox"/>	31	\$31.00	\$496.00	<input type="checkbox"/>
6	\$6.00	\$21.00	<input type="checkbox"/>	32	\$32.00	\$528.00	<input type="checkbox"/>
7	\$7.00	\$28.00	<input type="checkbox"/>	33	\$33.00	\$561.00	<input type="checkbox"/>
8	\$8.00	\$36.00	<input type="checkbox"/>	34	\$34.00	\$595.00	<input type="checkbox"/>
9	\$9.00	\$45.00	<input type="checkbox"/>	35	\$35.00	\$630.00	<input type="checkbox"/>
10	\$10.00	\$55.00	<input type="checkbox"/>	36	\$36.00	\$666.00	<input type="checkbox"/>
11	\$11.00	\$66.00	<input type="checkbox"/>	37	\$37.00	\$703.00	<input type="checkbox"/>
12	\$12.00	\$78.00	<input type="checkbox"/>	38	\$38.00	\$741.00	<input type="checkbox"/>
13	\$13.00	\$91.00	<input type="checkbox"/>	39	\$39.00	\$780.00	<input type="checkbox"/>
14	\$14.00	\$105.00	<input type="checkbox"/>	40	\$40.00	\$820.00	<input type="checkbox"/>
15	\$15.00	\$120.00	<input type="checkbox"/>	41	\$41.00	\$861.00	<input type="checkbox"/>
16	\$16.00	\$136.00	<input type="checkbox"/>	42	\$42.00	\$903.00	<input type="checkbox"/>
17	\$17.00	\$153.00	<input type="checkbox"/>	43	\$43.00	\$946.00	<input type="checkbox"/>
18	\$18.00	\$171.00	<input type="checkbox"/>	44	\$44.00	\$990.00	<input type="checkbox"/>
19	\$19.00	\$190.00	<input type="checkbox"/>	45	\$45.00	\$1,035.00	<input type="checkbox"/>
20	\$20.00	\$210.00	<input type="checkbox"/>	46	\$46.00	\$1,081.00	<input type="checkbox"/>
21	\$21.00	\$231.00	<input type="checkbox"/>	47	\$47.00	\$1,128.00	<input type="checkbox"/>
22	\$22.00	\$253.00	<input type="checkbox"/>	48	\$48.00	\$1,176.00	<input type="checkbox"/>
23	\$23.00	\$276.00	<input type="checkbox"/>	49	\$49.00	\$1,225.00	<input type="checkbox"/>
24	\$24.00	\$300.00	<input type="checkbox"/>	50	\$50.00	\$1,275.00	<input type="checkbox"/>
25	\$25.00	\$325.00	<input type="checkbox"/>	51	\$51.00	\$1,326.00	<input type="checkbox"/>
26	\$26.00	\$351.00	<input type="checkbox"/>	52	\$52.00	\$1,378.00	<input type="checkbox"/>

IDENTIFYING MY CHALLENGES

Read the statements below. Answer each question either yes or no to the following situations. If you are unsure whether a situation applies or not please ask. This information will help highlight some of the areas you may need to improve to rent a home in the future. Be honest with yourself-you can't solve a problem without identifying it first.

RENTAL HISTORY

- | | | |
|--|---|---|
| 1.) Have you ever rented a place in your own name? | Y | N |
| 2.) Have you ever had problems with previous landlords? | Y | N |
| 3.) Have you ever had problems with former neighbors or roommates? | Y | N |
| 4.) Have you ever been evicted from rental housing? | Y | N |

MONEY MANAGEMENT

- | | | |
|--|---|---|
| 5.) Do you have a checking account? | Y | N |
| 6.) Have you ever bounced one or more checks? | Y | N |
| 7.) Have you ever received one or more past due notices for utility bills
doctors or credit payments? | Y | N |

INCOME

- | | | |
|--|---|---|
| 8.) Are you unemployed? | Y | N |
| 9.) Do you change jobs often? | Y | N |
| 10.) Are part of your wages deducted to pay a wage assignment or
garnishment? | Y | N |
| 11.) Can you count on a steady income? | Y | N |
| 12.) Do you live on a low income? | Y | N |
| 13.) Are your children entitled to child support? | Y | N |

WRITE A LETTER OF EXPLANATION

if you have had problems in the past, a prospective landlord will need to be assured that similar problems will not occur in the future. Rather than ignoring the problem and hoping the landlord doesn't find out, it's best to admit that problem up front and show why the problem will not occur again. A letter is one way that you can do that. Look at the examples provided, then use this page to figure out what should be in your own letter. As a final step, write the letter. Type or neatly print the letter.

Section	What to include:	My information:
Part 1: Headings	Date Name and address letter is addressed to Greeting	
Part 2: Describe the problem	Simply state the facts. Do not place blame or make excuses.	
Part 3: Current situation	Describe your current situation. Include you have taken to prevent the problem from happening again.	
Part 4: Ask for consideration	Politely ask for what you need. If this is to a landlord, ask to be considered for a rental unit. If to a credit company ask for a payment schedule that you can meet.	
Part 5: Closing	Include a polite closing, your signature, and your name and address	

Grocery Checklist

<https://www.vertex42.com/ExcelTemplates/grocery-list.html>

CRITICAL

- _____
- _____
- _____
- _____
- _____

PRODUCE

- Apples
- Avocados
- Bananas
- Berries
- Broccoli
- Carrots
- Celery
- Cucumbers
- Garlic
- Grapefruit
- Grapes
- Lemons/Limes
- Lettuce
- Melons
- Mushrooms
- Onions
- Oranges
- Peppers
- Potatoes
- Squash/Zucchini
- Tomatoes
- _____
- _____

BREAD / BAKERY

- Bagels
- Bread
- Cake
- Cookies
- Dinner Rolls
- Donuts
- French Bread
- Hamburger Buns
- Hot Dog Buns
- Muffins
- Pastries
- Pie
- Pita Bread
- Tortillas
- _____
- _____

BREAKFAST

- Cold Cereal
- Oatmeal
- Creamed Wheat
- Pancake Mix
- _____
- _____

MEAT

- Bacon
- Beef / Steak
- Chicken
- Deli Meat
- Fish
- Ground Beef
- Ham
- Hot Dogs
- Pork
- Sausage
- Turkey
- _____
- _____

DAIRY / FRIDGE

- Biscuits
- Butter
- Cheese
- Cookie Dough
- Cream Cheese
- Dips
- Eggs
- Half & Half
- Milk
- Sour Cream
- Whip Cream
- Yogurt
- _____
- _____

FROZEN

- Chicken
- Desserts
- Dinners
- Fish
- Fruits
- Ice
- Ice Cream
- Ice Pops
- Juice
- Lasagna
- Pie
- Pizza
- Vegetables
- Waffles
- _____

DRINKS

- Water
- Juice
- Soda
- Sports Drinks
- Coffee
- Tea
- _____
- _____

CANNED

- Applesauce
- Beans
- Chili
- Fruits
- Mushrooms
- Olives
- Soup
- Tomato Sauce
- Tuna
- Vegetables
- _____
- _____
- _____

DRY / BAKING

- Baking Powder
- Baking Soda
- Bread Crumbs
- Brownie Mix
- Cake Mix
- Canned Milk
- Chocolate Chips
- Cocoa
- Cornmeal
- Cornstarch
- Flour
- Food Coloring
- Frosting
- Muffin Mix
- Oatmeal
- Pie Crust
- Shortening
- Sugar (brown)
- Sugar (powder)
- Sugar (white)
- Vanilla
- Yeast
- _____
- _____

PASTA / RICE

- Couscous
- Hamburger Helper
- Lasagna
- Mac & Cheese
- Macaroni
- Noodle Mixes
- Ramen
- Rice (brown)
- Rice (white)
- Rice Mixes
- Spaghetti
- _____
- _____

SAUCES / OILS

- Vegetable Oil
- Soy Sauce
- Olive Oil
- Vinegar
- BBQ Sauce
- Hot Sauce
- Spaghetti Sauce
- Syrup
- _____

CONDIMENTS

- Croutons
- Honey
- Jam / Jelly
- Ketchup
- Mayonnaise
- Mustard
- Peanut Butter
- Pickles
- Salad Dressing
- Salsa
- _____
- _____

SPICES

- Salt
- Pepper
- Cinnamon
- _____
- _____

SNACKS

- Candy
- Cookies
- Crackers
- Dip / Salsa
- Dried Fruits
- Fruit Snacks
- Graham Crackers
- Granola Bars
- Nuts / Seeds
- Popcorn
- Potato Chips
- Pretzels
- Pudding
- Raisins
- Tortilla Chips
- _____

BABY

- Baby Food
- Diapers
- Formula
- Rash Cream
- Wipes
- _____

PERSONAL

- Conditioner
- Cotton Products
- Deodorant
- Feminine
- Floss
- Hair Spray
- Lip Balm
- Lotion
- Makeup
- Mouthwash
- Pain Relievers
- Razor Blades
- Shampoo
- Shaving Cream
- Soap
- Sunscreen
- Toothbrush
- Toothpaste
- _____

PAPER / PLASTIC

- Aluminum Foil
- Bags
- Coffee Filters
- Cups
- Garbage Bags
- Napkins
- Paper Towels
- Plastic Wrap
- Plates
- Tissues
- Toilet Paper
- Utensils
- Wax Paper
- _____

HOUSEHOLD

- Batteries
- Bleach
- Cards
- Charcoal
- Detergent
- Dish Soap
- Dishwasher Soap
- Fabric Softener
- Glass Cleaner
- Light Bulbs
- Rags
- Sponges
- Vacuum Bags
- _____

PET

- Pet Food
- Cat Litter
- Treats

