

Align Your Budget

Perform this exercise every 3 months (every quarter), to see how your priorities have changed and make sure your budget still aligns with your goals.

step 1

Set a timer for 2 minutes and write down your top priorities. Don't focus on financial goals – think about the people, places and things that matter most right now. Go!

step 2

Based on what you scribbled down in Step 1, write the top 1-5 financial goals you want to work on. (They can be as big and as small as you like!)

Goal 1: _____

Goal 2: _____

Goal 3: _____

Goal 4: _____

Goal 5: _____

step 3

Pull out your weekly spending sheets and/or log into all your online banking accounts and add up how much money you have allocated to each of your goal(s) in the past 3 months. Is it enough? Could you do more?

Is it enough?

Goal 1: \$ _____ Yes / No

Goal 2: \$ _____ Yes / No

Goal 3: \$ _____ Yes / No

Goal 4: \$ _____ Yes / No

Goal 5: \$ _____ Yes / No

step 4

Write down how you're going to get your budget to align with your goals. (Examples: Only get 1 takeout coffee each week, go on a shopping ban for 30 days, sell \$200 worth of stuff on Craigslist, etc.)

Keep everything you wrote down in Step 4 in mind, each time you open your wallet. *Is what you're spending money on going to help you reach your goals?* Think about it, before you swipe!