

Financial Wellbeing



Financial Wellbeing Reference Guide

| Weeks 1-4 | Learn | Tools |
|---------------------------------------------------|-------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Week 1: Pre-Work | Goals are more powerful when they are SMART: Specific, Measurable, Attainable, Realistic, and Timely. | <p>Articles:</p> <p>Goals sheet</p> <p>Seven Simple Savings Steps</p> <p>Webinar</p> <p>Setting Goals that Stand the Test of Time</p> |
| Week 2: Budgeting Basics | A budget is your map to your financial goal | <p>Articles:</p> <p>How to Collect Data for Your Budget</p> <p>Financial Goals: Staying Focused and Motivated</p> <p>Calculators:</p> <p>On-line calculator</p> <p>Worksheets</p> <p>Fritter Finder Worksheet</p> <p>Expense and Income Worksheet</p> |
| Week 3: Create a Budget | Suggested Budgeting Guidelines | <p>Articles:</p> <p>How to Create a Budget</p> <p>Calculators:</p> <p>Home Budget Analysis Calculator</p> |
| Week 4: Save Sensibly, Spend Realistically | Treat saving like an important bill. Make the budget work around it. | <p>Articles:</p> <p>See Your Future Self</p> <p>What Does Pay Yourself First Mean?</p> <p>Calculators:</p> <p>Savings Goals</p> <p>Benefit of Spending Less</p> <p>Lunch Savings</p> |

