

IT'S A LONG TERM GAME

Workbook



**Focus on CASH FLOW and
GOAL-SETTING**

Integrous
Women 

My Spending Plan

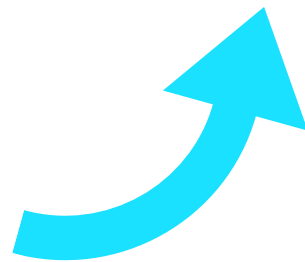
Please refer to the Appendix A: Spending Plans Guidelines to determine a plan based on your gross income.

- % **Tithe**
- % **Taxes**
- % **Housing**
- % **Food**
- % **Auto**
- % **Insurance**
- % **Debts**
- % **Entertainment / Recreation**
- % **Clothing**
- % **Savings**
- % **Medical / Dental**
- % **Miscellaneous**
- % **Investments**
- % **Schooling / Child Care**

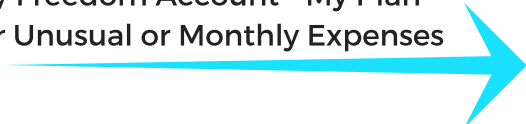


Gross Income:

Net Spendable
Income:



My Freedom Account - My Plan for Unusual or Monthly Expenses



- Gifts _____
- Automobile Expenses _____
- Insurance Premiums _____
- Travel _____
- Holidays _____
- Property Taxes _____

My Spending Plan

What to do when the ends don't meet?



EARN MORE

I can earn more by...(list 10 activities that will generate revenue):

- | | |
|----------|-----------|
| 1. _____ | 6. _____ |
| 2. _____ | 7. _____ |
| 3. _____ | 8. _____ |
| 4. _____ | 9. _____ |
| 5. _____ | 10. _____ |

SPEND LESS

I can spend less by...(list 10 costs you can reduce or eliminate):

- | | |
|----------|-----------|
| 1. _____ | 6. _____ |
| 2. _____ | 7. _____ |
| 3. _____ | 8. _____ |
| 4. _____ | 9. _____ |
| 5. _____ | 10. _____ |

SELL SOMETHING

I can sell...(list 10 items you already own or could create):

- | | |
|----------|-----------|
| 1. _____ | 6. _____ |
| 2. _____ | 7. _____ |
| 3. _____ | 8. _____ |
| 4. _____ | 9. _____ |
| 5. _____ | 10. _____ |

My Spending Plan

Goal-Setting

Proper goals have four parts:

- Title of Goal
- Date of Achievement
- Amount (Measurable Result)
- Outcome (Feelings/Thoughts)

Goal #1

Goal #2

Goal #3

TIPS FOR FINANCIAL GOAL-SETTING:

1. Create a financial road map with a professional.
2. Implement activities that get results!

Because...It's a Long Term Game!