

**FINANCIAL PLANNING FORWARD
PLANNING WORKSHEETS
TO AVOID THE DISMAL ABYSS OF DEBT**

FREE LEISURE ACTIVITIES I CAN ENJOY WHEN FEELING BORED

HOBBIES, CRAFTS, PURSUITS I'VE ALWAYS WANTED TO LEARN/DO:

1.

2.

3.

4.

5.

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11.

12.

13.

FREE LEISURE ACTIVITIES I CAN ENJOY WITH OTHERS:

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TRIGGER\$ TO MY \$PENDING:

(Yike\$, I feel like \$pending – what ju\$t happened?)

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12.

GO IMMEDIATELY TO FREE LEI\$URE TIME ACTIVITIE\$ LI\$T

COŞT CUTTING IDEAS

WHAT BILLS I PAY:

1.

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WHAT OTHER THINGS I SPEND MONEY ON:

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11.

NOW BESIDE EACH ITEM THINK ABOUT A WAY YOU COULD CUT THE COST AND WRITE IT DOWN.

OH YES - THEN JUST DO IT!!!

MEMORIES WORTH HAVING THAT WERE FREE!

(Contemplate Special Memories that did not involve Spending – things you can do with friends and loved ones going forward)

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12.

REVENUE BOOSTER\$ VI\$ION THOUGHT\$

TALENT\$ AND HOBBIE\$

(I PLAY GUITAR – COULD GIVE LESSONS)(I CAN SELL PHOTOGRAPHS)(I CAN TEACH THE ELDERLY COMPUTER SKILLS) . . .

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12.

OBSERVED NEEDS

(EXAMPLE: PEOPLE DO NOT LIKE TO GO GROCERY SHOPPING: I COULD BE A SHOPPER)

1.

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13.

CAUSES I AM PASSIONATE ABOUT:

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12.

**NOW BESIDE EACH ONE WRITE HOW YOU CAN HELP WITH TIME, TALENTS OR DOLLARS
OR THINK OF INNOVATIVE WAYS TO RAISE DOLLARS FOR THE ORGANIZATIONS/CAUSES**

ACTION PLAN\$

\$TEP\$ TO ACHIEVE ANY GOAL\$ \$ET: MAKE IT HAPPEN, CREATE A TIMELINE FOR COMPLETION!

\$TEP 1:

DUE DATE:

\$TEP 2:

DUE DATE:

\$TEP 3:

DUE DATE:

\$TEP 4:

DUE DATE:

\$TEP 5:

DUE DATE:

\$TEP 6:

DUE DATE:

COPY AND ADD \$TEP\$ AS NECESSARY FOR EACH IDEA YOU HAVE!

