



## “Wants vs Needs” Follow-Up Exercise

Begin your one-to-one meeting by checking in about how things are going. Revisit the goal you are working on. Have you made progress toward it? What can you do in the next two weeks to work on this goal? If you decide together to adjust the goal, be sure to note it in your goal setting worksheet.

Now that you have seen how important it is to know where your money goes, plan to keep track of your expenses for two weeks in a notebook or an app. Please try to write down every penny you spend – from gum to shampoo. If it's easier, you can keep all your receipts and then tally them up later.

You will use this information to make a budget at an upcoming workshop. In the meantime, you can put the expenses into various categories (see template on the second page of this document).

You can also:

- Discuss ways to increase income and/or decrease expenses to make the budget work
- Discuss how changes in expenses (such as holidays, birthdays, or emergencies) might require a change to the budget

**\*Participants will also have an at home assignment to create a vision board online in advance of our next workshop (“Picture This”)**

**Below are free programs that may be used to create digital vision boards**

Canva: <https://www.canva.com/create/mood-boards/>

Mural: <https://mural.co/>

Google Slides: <https://docs.google.com/presentation/u/0/>

## TRACKING YOUR EXPENSES

After you've kept track of your expenses for a week or two, please add up what you've spent and fill in the worksheet below. Include any additional categories that apply to you.

EXPENSE	WEEK ONE	WEEK TWO	TOTAL
Food (eating at home)			
Food (eating out)			
Rent			
Gas/electric/water			
Phone			
Clothes			
Transportation (incl. gas)			
Child care			
Entertainment			
Toys			
Personal care for you			
Personal care for your kids			
Household products			
Payments on debt			
TOTAL			