SMART COOKIES

WORKBOOK

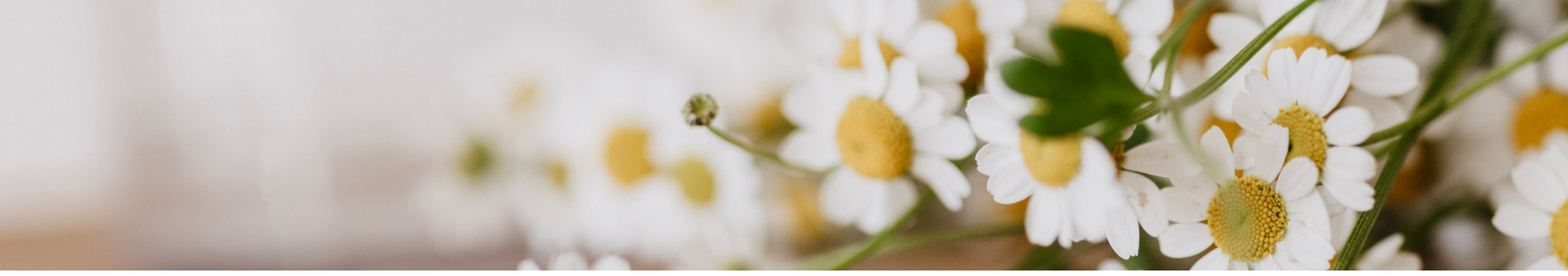
MONTHLY MONEY BLUEPRINT







YOUR RICHEST YEAR



HOW TO USE GOALS FIRST MONEY MANAGEMENT SYSTEMS

HOW TO USE THE THREE-STEPS-AHEAD

CREATING YOUR 90 DAY ACTION PLAN



THE GOAL FIRST SYSTEM

INCOME - GOALS = EXPENSES



GET TO KNOW YOUR NUMBERS

When figuring out how much to contribute to your goals each month, the key is to know the end goal and work backwards to figure out how much money you need to put towards your goals each month

Debt
If paying off your debt is a goal, make sure you use the Ditch Your Debt Workshop to figure out how much each month you need to contribute towards your debt.

My monthly payment towards my debt is $_____

Short Term Savings
If saving for a short term goal like a vacation or a downpayment for your home determine the total amount of money you need to have saved to make that goal happen, then divide by the number of months you have until you want to reach your goal

My monthly payment towards my short term savings goals are $_____

My monthly payment towards my Sleep Peacefully Account is $_____

Long Term Savings
If investing and saving for a long term goal more than 10+ years down the road.
My monthly payment towards my long term goal is $

Long Term Investing
Retirement calcualtor in Canada : HERE
Retirement calculator in US: HERE
Retirement calculator in UK: HERE

My monthly payment towards my long term savings is $_____



A CLEAR LOOK AT YOUR EXPENSES

Regular monthly expenses

What are the monthly expenses that stay fairly consistent month to month?
(For example, rent, car payment, utility bills, cable, phone etc)

Average non monthly expenses

Total expenses that come up throughout the year that are not consistent each month

Example:
Quarterly taxes $688 X4 = $2752
Car registration fees $500
Insurance $250 x2 = $900
Holiday gifts = $750
Coaching and education =$1200
Vet Bills = $5250

TOTAL / 12 = $946



4 CORE NUMBERS

1. Average monthly income

$_____

2. Monthly goals contribution

Total contributions towards savings, debt repayment and other goals

$_____

3. Regular monthly expenses

$_____

4. Average non monthly expenses

Total expenses that are not consistent each month

In your Spending Blueprint, this is number that goes into your monthly FLOAT

Example:

Quarterly taxes $688 X4 = $2752

Car registration fees $500

Insurance $250 x2 = $900

Holiday gifts = $750

Coaching and education =$1200

Vet Bills = $5250

TOTAL / 12 = $946

$_____



YOUR MONTHLY SPENDING PLAN



YOUR 90 DAY ACTION PLAN



QUARTERLY GOAL

Goal

It is (date) _____and I have_____
and I feel_____.

Success Steps
(The action steps I need to take to make my goal happen)

1._____

2._____

3._____

My Numbers

Monthly Income Goal

$_____

Monthly Goal Contribution

$_____

Monthly Expenses $

$_____



MONTH ONE GOAL

Goal

It is (date) _____and I have_____
and I feel_____.

Success Steps
(The action steps I need to take to make my goal happen)

1._____

2._____

3._____

My Numbers

Monthly Income Goal

$_____

Monthly Goal Contribution

$_____

Monthly Expenses $

$_____



MONTH TWO GOAL

Goal

It is (date) _____and I have_____
and I feel_____.

Success Steps
(The action steps I need to take to make my goal happen)

1._____

2._____

3._____

My Numbers

Monthly Income Goal

$_____

Monthly Goal Contribution

$_____

Monthly Expenses $

$_____



MONTH THREE GOAL

Goal

It is (date) _____and I have_____
and I feel_____.

Success Steps
(The action steps I need to take to make my goal happen)

1._____

2._____

3._____

My Numbers

Monthly Income Goal

$_____

Monthly Goal Contribution

$_____

Monthly Expenses $

$_____