

# CREATE YOUR MONEY STRATEGY



## STEP 1: DEFINE YOUR GOAL

I will save \$ \_\_\_\_\_ by \_\_\_\_\_ for \_\_\_\_\_ .  
dollar amount target date savings goal/activity

## STEP 2: SELECT YOUR NEXT STEPS

### TRACK YOUR DOLLARS

- Track my expenses for \_\_\_\_\_ weeks
- Create (or update) my budget
- Review my credit card/bank statement every month
- Use a separate account for my savings goal
- Use cash instead of credit

### DESTROY DEBT

- Use [huecu.org/calculators](http://huecu.org/calculators) to calculate:
  - Cost of outstanding debt
  - How much I need to save for a home
  - Savings needed for retirement
- Review outstanding debts to see if I can refinance
- Pull my credit reports at [annualcreditreport.com](http://annualcreditreport.com)

### SPEND STRATEGICALLY

- Wait \_\_\_\_\_ hours before making a purchase
- Wait for coupons and/or sales to buy items I need
- Use my local library for books and museum passes
- Go to local thrift stores before paying full price for items
- Bring my own lunch food to work \_\_\_\_\_ days of the week
- Make a list (with prices) before going shopping
- Use the food I have in-house before food shopping
- Have a potluck meal with friends instead of eating out
- Eat at budget friendly places, or split meals
- Cook \_\_\_\_\_ days a week
- Carry a reusable water bottle

### STAY FOCUSED

- Set up balance alerts for my accounts
- Add calendar reminder to increase my savings
- Speak with family members regarding saving as a family
- Discuss my retirement account with plan provider
- Calculate my net worth (assets – liabilities)
- Review my insurance policies for opportunities to save
- Read a personal finance book monthly
- Go on a \_\_\_\_\_ day spending freeze
- Post my financial game plan in a prominent place
- Sign up for free credit score with my credit card provider (if offered)

### TAKE YOUR OWN STEPS

- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_
- \_\_\_\_\_

## STEP 3: BUILD YOUR SUPPORT TEAM

### WE'RE HERE TO HELP YOU REACH YOUR FINANCIAL GOALS

- Contact GreenPath Financial Wellness for free personalized budget or credit counseling: [huecu.org/greenpath](http://huecu.org/greenpath)
- Attend a personal finance workshop or webinar: [huecu.org/workshops](http://huecu.org/workshops)
- Receive customized emails related to your savings goal: [huecu.org/americasaves](http://huecu.org/americasaves)