

VALUE BASED SPENDING

What are your non-negotiables?

STARTING THIS PROCESS CAN BE SCARY, BECAUSE TRACKING YOUR MONEY MEANS CUTTING OUT ALL THE FUN, RIGHT? WRONG. IT MEANS GETTING CRYSTAL CLEAR ON WHAT'S IMPORTANT TO YOU, AND CUTTING THE REST. WHAT'S IMPORTANT TO YOU AND WHY?

1.

2.

3.

4.

5.

Examples

- Organic food
- Continuing education
- Travel
- Musical hobbies
- Dating
- Retirement
- Children's education
- Moving
- Home improvements
- Restaurant eating
- Self Care (massages, chiro, etc)
- Giving to charity
- Giving to church
- Making more money
- Downsizing life
- Sporting events
- Hosting holiday's/parties
- Gift giving
- Lawn service
- Vet/Pet costs
- Wedding costs
- Come up with your own!