



FINANCIAL CALENDAR



FINANCIAL GOALS

My Yearly Goals

My Strategies



New Skills I Need to Learn

Actions I will take

JANUARY SPENDING PLAN

RENT/MORTGAGE

GAS FOR CAR

CAR INSURANCE PAYMENT

EATING OUT

GROCERIES

CLOTHING AND LAUNDRY

PETS

ELECTRICITY

HEATING OIL OR GAS

WATER/SEWER

STREAMING

INTERNET

CELL PHONE/LANDLINE

MONEY PUT INTO SAVINGS

PUBLIC TRANSIT

GIFTS/DONATIONS

HEALTH/LIFE INSURANCE

ENTERTAINMENT - MOVIES, HOBBIES, HABITS

DOCTOR CO-PAYS/ PRESCRIPTIONS

Basic Living Expenses

Monthly Living Expenses	Amount \$

Monthly Living Expenses	Amount \$
Total Monthly Expenses	\$

Take Home Income/Paycheck

(after taxes/benefits are taken out)

Income	Amount \$

Total Monthly Income	+	\$ _____
Total Monthly Spending	-	\$ _____
Total Monthly Debt Payments	-	\$ _____
Difference	+/-	\$ _____

Debts (bills that charge interest)

Name of Creditor	Monthly Payment Requested	Total Amount Owed
Total Debt	\$	\$

NOTES



Extension

UNIVERSITY OF WISCONSIN-MADISON

GOAL SETTING

TIPS:

- **How to set a financial goal:** figure out the total amount needed, the date you want to have the amount by, and how much you need to save monthly.
- **Be realistic.**
- **Make it doable** - Plan small changes. Over time these changes will add up.
- **Be specific** - Ask yourself what, where when, how long, and how often?
- **Be flexible** - If your plan isn't working for you, revise it.
- **Make it enjoyable** and celebrate success!

- You can set multiple financial goals that build on each other:
 - **Short Term Goals (within a year):** Create a spending plan or debt reduction plan, start an emergency fund, save for new tires
 - **Medium Term Goals:** pay off/down debt, fund an emergency fund, get life insurance
 - **Long Term Goals:** estimate retirement needs

- **Send yourself an email reminder** about your future goal through: futureme.org
- **Connect each financial goal to a deeper motivation** - connecting goals to what is most important to you will help you stay on track! Reflect on the goal's purpose and about how this goal will help you (and maybe those you care about) to have a happier and more fulfilling life!



**LEARN MORE ABOUT
GOAL SETTING**



JANUARY

SUN	MON	TUE	WED	THU	FRI	SAT

January Goals

- _____
- _____
- _____
- _____
- _____

**FINANCIAL WELLNESS
AT WORK**



**GROW YOUR GREEN
WORKBOOK**



**FOR MORE
RESOURCES**



FEBRUARY SPENDING PLAN

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SPENDING PLANS

TIPS:

How to Stick to a Budget

- Keep it real. Have you ever made a goal that totally set you up for failure?
- Set up automatic payments.
- Plan your meals.
- Learn to say no (or not now).
- Ditch the credit card.
- Find an accountability partner.

If your monthly expenses are greater than your monthly income, there are 4 options:

- Cut back on monthly spending
- Earn more money
- Do a combination of both of the above options
- Ignore and continue with your current spending

Make bill paying a habit

- Pay bills on time to save on interest payments and extra fees.
- Open every bill as soon as it comes.
- Plan for it – Use this calendar to write down bill due dates and reminders.
- Create a Spending Plan you can live with. Make sure it is realistic, not what you hope will work. It is important to track your spending to see if the spending plan you created is an accurate reflection of how you spend your money.



**LEARN MORE ABOUT
SPENDING PLANS**



FEBRUARY

SUN	MON	TUE	WED	THU	FRI	SAT

February Goals

**FINANCIAL WELLNESS
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MARCH SPENDING PLAN

- RENT/MORTGAGE
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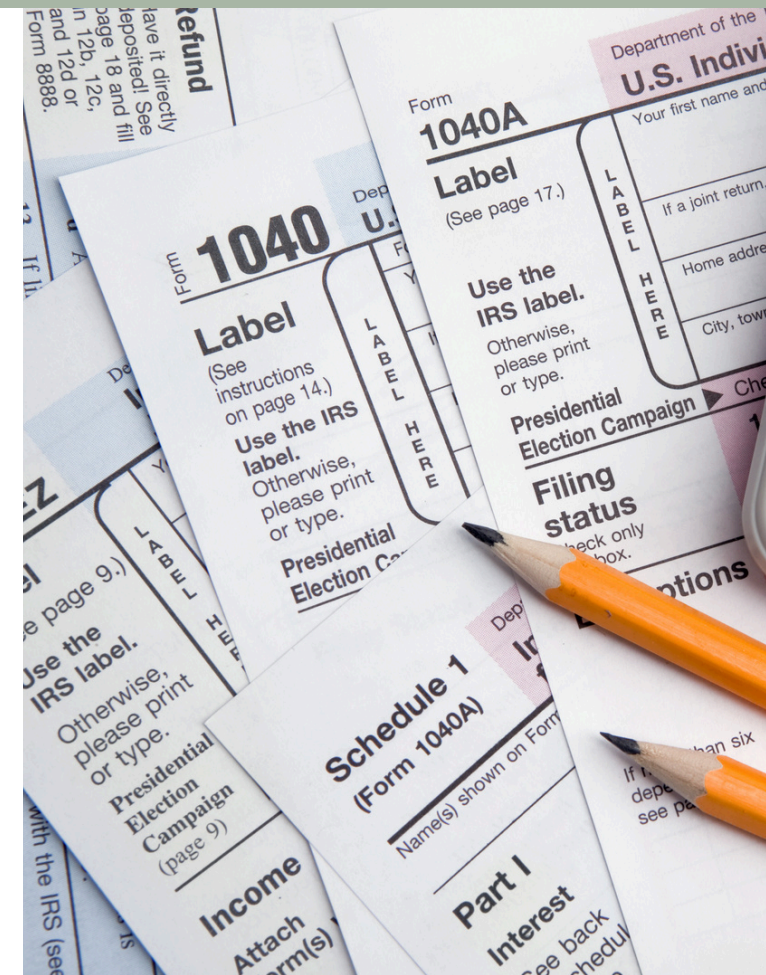


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TAXES

TIPS:

- **Look at tax credits to see if you might be eligible.**
- **Plan how you want to use your tax refund BEFORE you can get it.** Think of it as forced savings. Have a plan for your refund so it doesn't just disappear! This is a great jump start or boost to a saving goal, a way to pay down debt, or a way to get ahead!
- **Do the math.** You don't want to be in a position of having too little taxes withheld and then scramble for money next April to make a tax payment.
- **Tax season is bonus time for identity thieves.**
 - Vigilantly protect your personal and financial information.
 - Never send your tax return information to a tax preparer electronically unless it's encrypted or is being submitted to the preparer through a secure portal.
 - Shred draft copies of your tax return.
 - Be wary of phishing scams that may take the form of a phone call, email, text or post on your social media account from an institution you'd normally trust.
 - The IRS's first contact with a taxpayer is always with a mailed letter, so if you get a call from someone claiming to be the IRS out of the blue, it's a scam – hang up and don't give any personal information.



**LEARN MORE
ABOUT TAXES**



MARCH

SUN	MON	TUE	WED	THU	FRI	SAT

March Goals

- _____
- _____
- _____
- _____
- _____

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APRIL SPENDING PLAN

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SAVINGS

TIPS:

- **Set a savings goal that works for you**
 - Decide on a goal, like saving a specific amount for a rainy day fund, a special purchase, or a long-term goal.
 - Write down the goal you're saving toward.
 - Figure out the total amount you need to save to reach that goal.
 - Decide how many weeks you have to save.
 - Divide the total amount by the number of weeks. That is your savings target.
 - Think about ways you can cut expenses to match the total amount you need to save per week.
- **Plan where to save your money** (bank account, retirement account, etc.).
- **Set up direct deposit** so the savings is automatically deposited into savings account, if possible
- **Planning for life events and large purchases can help you save for them.**
 - Brainstorm a list of expenses and when they're likely to happen. Examples can include marriage, college or training for work, birth or adoption, tools for work, or buying a car.
 - Estimate the costs of these expenses.
 - Identify potential ways to pay for the expenses.



**LEARN MORE
ABOUT SAVINGS**



APRIL

SUN	MON	TUE	WED	THU	FRI	SAT

April Goals

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CREDIT

TIPS:

- **Focus on your credit report and not your credit score!**
 - Although a credit score is a useful piece of information, it is ultimately calculated using the information in your credit report. Therefore, paying for a credit score is typically unnecessary, but ensuring the accuracy of the underlying data in the report is crucial.
 - You can check your credit report at www.annualcreditreport.com. It is important to check your report regularly to make sure it is accurate and up to date. The credit reporting system is set up so that you are responsible for finding and correcting errors in your reports.
- **You can improve your score by:**
 - paying your bills on time
 - using less of your available credit balance
 - not opening multiple credit accounts over a short period of time
 - keeping older credit cards open
 - using different types of credit responsibly.
- **For more information or help developing a credit improvement plan go to <https://finances.extension.wisc.edu/article-topic/building-and-maintaining-credit/>**



**LEARN MORE ABOUT
WAYS TO IMPROVE
YOUR CREDIT SCORE**



MAY

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May Goals

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MAXIMIZING INCOME

TIPS:

- **Track your income so you know how much you have coming in each month**
 - Start with the net income (what you actually bring home in your paycheck) amount you receive each week. List any income including paychecks or wages, tips, and benefits or supplemental support.
 - Add up the amounts you receive each week which is your weekly total. Then add up the weekly totals to figure out your income for the month.
- **Think about strategies for increasing income and benefits**
 - Use your skills, resources, talents or hobbies to earn extra money.
 - Look for job opportunities through pay raises at your current job or at another job.
 - Sell household items that you no longer need or want.
 - Consider government options through public benefits and tax credits, if eligible.
- **Get more for your money with tax credits**
 - Low and moderate income Wisconsin residents can take advantage of a variety of tax credits. These credits can bring thousands of extra dollars to individuals and families, but an estimated 20% of people who are eligible for these tax credits do not claim them every year. These credits include the Federal Earned Income Tax Credit (EIC), the Wisconsin Earned Income Tax Credit (EIC), and the Wisconsin Homestead Credit. For more information: <https://finances.extension.wisc.edu/articles/tax-credits-for-wisconsin-families/>



JUNE

SUN	MON	TUE	WED	THU	FRI	SAT

June Goals

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BORROWING

TIPS:

- **Ask yourself the following questions before you take out a loan or a line of credit:**
 - What do you need the money for? Is this a need or a want?
 - How much do you want to borrow?
 - How much can you afford?
 - Do you need the money now or can the expense wait until you've saved for it?
 - How much will you be able to pay back each month?
- **Will you still be able to afford the payments when/if interest rates rise?**
- **What happens if a payment is missed?**
- **Comparison Shop When Deciding Where to Borrow** - Look around for a loan that meets your requirements and leaves you with monthly payments you can actually afford. Comparing loans is about more than searching for the lowest interest rate you can get. Look out for red flags like prepayment penalties. Stay away from personal loans that come with pricey insurance add-ons. Approach payday loans and installment loans with extreme caution.
- **Go for “Good Debt”** - “**Good debt**” is an affordable monthly payment on something that will grow in value, like a house.
- **Maintain a Budget** - Those who owe money to lenders should consider a workable budget so they can be sure to pay it back as promised. In that budget, they should prioritize paying off their debt.
- **Automate Payments** - If you can afford it, setting up automatic transfers for your bills and your loan payments will remove the temptation to overspend, to make only the minimum payment or to skip a payment altogether.
- **For more information or help developing a borrowing plan go to**
<https://finances.extension.wisc.edu/article-topic/building-and-maintaining-credit/>



**LEARN MORE ABOUT
DEBT REPAYMENT**



JULY

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July Goals

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PROTECTING

TIPS:

• Tips for shopping online

- Avoid offers that seem “too good to be true”
- Always place orders from a secure connection
- Know the merchant and their reputation
- If you are buying a Gift Card, read the Terms and Conditions
- Don't use an e-store that requires more information than necessary to make the sale.
- Need to create a password for the site? – make it unique.
- Make certain the site is secure
- Use a Credit Card or PayPal
- Always check the company's shipping terms.
- Use a reliable internet security program.

• Signs of Identity Theft

- Your mail or bills that don't arrive as expected
- You get denials of credit for no reason
- You notice charges you didn't make on credit cards
- You see withdrawals from bank accounts you did not make
- There are utility accounts in your name that you never opened at an address where you never lived, or that were opened when you were under 18 years old

- **If you spot sales tactics or red flags when you're shopping for financial products or services, think twice before you sign anything. It's always okay to walk away from a purchase if something doesn't feel right or you see a red flag.**

- Pressured sales tactics
- No consistency
- Won't put it in writing
- Unexplained fees
- No clear cancellation or return policy
- Inconsistent information on interest rates
- Being told you must act now
- Steering and coercing
- Paperwork doesn't match the sales pitch
- Confusing fine-print
- Incomplete paperwork
- Additional insurance and other add-on products
- Prepayment penalties
- No clear cancellation or return policy



**LEARN MORE ABOUT
UNDERSTANDING
YOUR HEALTH
INSURANCE**



AUGUST

SUN	MON	TUE	WED	THU	FRI	SAT

August Goals

**FINANCIAL WELLNESS
AT WORK**



**GROW YOUR GREEN
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**FOR MORE
RESOURCES**



SEPTEMBER SPENDING PLAN

RENT/MORTGAGE

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HAVING PRODUCTIVE FINANCIAL CONVERSATIONS

TIPS:

- **Know what is important to you when it comes to finances.** Money scripts are the unconscious beliefs about money. These are beliefs that are rooted in our childhood that ultimately shape our financial health. Evaluate your money scripts and how your values affect how you use money.
- **Think about emotions,** is this a good time to have this conversation or are emotions going to get in the way of having a productive discussion?
- **Be curious about other people's money scripts and values around money.** We are all different and how people think about money is also different. Know that there is no one way to get to a solution if you are creative and take into consideration other needs and ideas.
- **Use active listening skills** and remember to really **listen** to what the other person has to say.
- **Recognize your and other people's possible trauma around money.** Money can be a very emotional topic because it can be used to exert power and control over others.
- **Focus on asking powerful questions:**
 - These are usually short (think 7-10 words)
 - They usually start with 'what' or 'how'?
 - Avoid asking 'why'... it may sound judgmental.
 - Focus on the person talking, not the problem.
 - The 'best' questions are when nobody knows the answer ahead of time.



LEARN MORE ABOUT HAVING
PRODUCTIVE FINANCIAL
CONVERSATIONS



SEPTEMBER

SUN	MON	TUE	WED	THU	FRI	SAT

September Goals

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AT WORK**



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OCTOBER SPENDING PLAN

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FINANCIAL PROBLEM SOLVING

TIPS:

Problem Solving is a process used to identify the possible solutions to the situation.

Decision making is a choice made by using one's judgement.

- **Steps to Financial Problem Solving**

- **Identify the concern and/or goal.** Dig deep... answer questions like:
 - What would ___look like?
 - What would that do for you?
 - What has been working?
 - What has been getting in your way?
- **Use resources to explore cash flow.** This could include a spending plan, spending tracker, debt list, etc. It is easier to explore things that are visually available and well organized.
- **Brainstorm solutions and referrals.** Nothing is off the table at this point. The more ideas the better!
- **Evaluate possible solutions and referrals.**
 - Which ideas jump out at you?
 - What have you already tried?
 - What do you think you might want to try?
 - Where would you like to start?
- **Select a solution(s).** What can you realistically do?
- **Make a step-by-step plan.** Remember to be specific about what you're going to do, when you're going to do it and how you will know when you've accomplished your goal(s)!
- **Implement the plan.** Just do it!
- **Evaluate the plan.** How is it going, do you need to alter the plan? How can you make it more effective?



OCTOBER

SUN	MON	TUE	WED	THU	FRI	SAT

October Goals

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NOVEMBER SPENDING PLAN

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STRETCHING YOUR FOOD DOLLARS/RESOURCES

TIPS:

- **Take inventory**- Go through your cupboards, refrigerator and freezer and make a list of foods that need to be used during the week.
- Pay close attention to expiration dates and put those items in the front of your shelves to use them first.
- **Develop a meal plan** using these foods, buying only the items needed to complement what you already have. Determine how often you will eat out and consider any extra needs for the week. If you plan well, you will be less likely to impulse buy when you get to the store.
- **Make a list.** - After you have a meal plan, make a list of all the items you need to buy at the store. Keep that list posted in a visible place so that you can add staples to it as you run out. Make your list according to the layout of the store to save time.
- **Shop strategically.** - Don't shop when you are hungry. The temptation to pick up additional items not on your list increases dramatically when you are hungry. Shop without children if at all possible. Shop with your list and stick to it. Be wary of impulse items located on the ends of the grocery store aisles which can quickly bust your budget. Did you know that merchants place the highest price items in the middle shelves at eye level and the less expensive items are positioned above and below? Comparison shop and check labels. Many generic items are of good quality. When it comes to produce and deli items, buy only what won't spoil before you're able to use it.
- **Be creative.** - Be willing to experiment a bit. Try something new to stretch your budget. It may be a twist on what you already enjoy: substituting vegetables that are in season and less costly versus a more expensive option that the recipe calls for.
- **Make the most of leftovers** by using them in other meals and snacks throughout the week. Package up leftovers in individual serving portions and freeze for future meals (don't forget to date them).



LEARN ABOUT WHAT
TO DO WHEN YOU
CAN'T PAY YOUR BILLS



NOVEMBER

SUN	MON	TUE	WED	THU	FRI	SAT

November Goals

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DECEMBER SPENDING PLAN

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SPENDING

TIPS:

- **Use this calendar** to help you see how income and bills line up each month.
 - Make a list of all of your bills.
 - For each bill mark the payment date: 7 days before the due date for mail, 3 days before the due date for online.
 - Enter the dates you'll receive income and the amounts you expect.
- A **spending tracker** can help you analyze and change your spending habits.
 - Get an envelope to collect your receipts.
 - Categorize the receipts in areas you spend money each month (examples include: cell phone, debt payments, eating out, education/childcare, entertainment/personal care, groceries, health expenses, helping others, housing and utilities, pets, transportation).
 - Add up the amount you spend in each category.
 - This gives you a better picture of what you are spending money on each month. Are there areas you can cut back on or cut out altogether?
- **If you can't pay all your bills at once**, think about the order you pay them in. Weigh the risks of not paying each one, then number them in the order you want to pay them, based on priority.



**LEARN MORE ABOUT
SPENDING PLANS**



DECEMBER

SUN	MON	TUE	WED	THU	FRI	SAT

December Goals

**FINANCIAL WELLNESS
AT WORK**



**GROW YOUR GREEN
WORKBOOK**

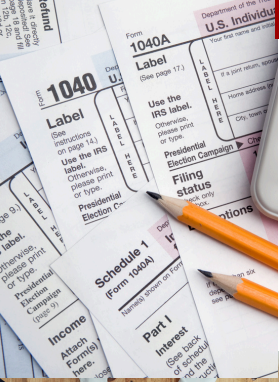


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FINANCIAL CALENDAR



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