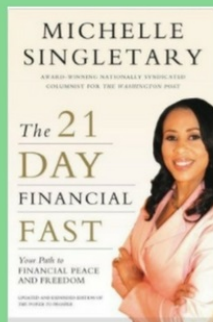


# THE 21 DAY FINANCIAL FAST GUIDE

Based on the book,  
'The 21 Day Financial  
Fast' written by  
Michelle Singletary



Guide created by  
Angela M. Odom  
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## The 21 Day Financial Fast Guide

*(This information is redacted from the book The 21 Day Financial Fast by Michelle Singletary)*

### Why are we fasting?

Our financial health is important. How we manage our finances affects every aspect of our lives. The Bible has over 2,300 verses that deal with finances. In fact, it is the most referenced topic in the Bible.

The purpose of this financial fast is to help us

- 1) Gain a new perspective on how we use money
- 2) Gain a new level of discipline in your use of credit
- 3) Develop a deeper attitude of gratitude.

For a richer experience, keep a journal of all your expenditures, and create a budget so that you can become a better steward of your finances.

As with most fasts, the first couple of days may be difficult. It is a detoxification process as we learn to rely less upon credit/debit cards, and pay closer attention to the differences between our wants and needs. Despite how difficult the fast may seem, push through the negative self talk to learn how to experience a new level of financial freedom.

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### What are we doing?

For 21 days we will commit to the following:

1. Refrain from any nonemergency or nonessential spending.
  - a. An emergency (or essential item) is defined as food, hygiene, school supplies, cleaning supplies, medicine/medical supplies only.
  - b. This includes: No going to the mall, retail establishments, on-line or window shopping.
  - c. No restaurant, carry out or delivery meals including fast food and coffee.
  - d. No paying for entertainment or purchasing gifts or gift cards. No credit card or debit card use. Use cash only.
2. Keep a journal to outline every penny you spend. Keep a log on your phone or in a notebook that you carry with you throughout the day. **The idea is to gain awareness of your spending patterns**
3. Determine what you have by listing all of your assets
4. Determine what you owe by listing out all of your debts
5. Determine what your financial goals are to discover where you want to be
6. Reflect on what it means to live a generous life

## **Fasting Guide**

### **Day 1: Days to Financial Freedom**

Main Point: We need to be set free from the bondage spending holds on our lives.

Pledge: “For the next 21 days, I will be on a spending diet, I will not shop for anything except necessities. I will not use my credit card. I will limit or eliminate the use of my debit card. I will use cash for purchases that I will make during the fast. In this way, I will strive to break the chains that keep me from achieving financial freedom.

### **Day 2: A Promise of Prosperity**

Main Point: God promises prosperity

Pledge: To find the key to wealth, I have to understand that prosperity comes with conditions. I must follow God’s will and Word for my life.

### **Day 3: God’s Generosity**

Main Point: To whom much is given, much is required.

Pledge: I will identify someone—a friend, family member, neighbor, or coworker— who needs help either with cash (I can afford to give away) or my time. I will use God’s generosity toward me as an example of how to be generous to others. As I prosper, I will share my wealth with others.

### **Day 4: Tithing**

Main Point: Today Tithing is still applicable today.

Pledge: I will commit to tithing or recommit to tithing, understanding that a tithe is a 10<sup>th</sup> of all of my increase.

### **Day 5: The Evils of Entitlement**

Main Point: A sense of entitlement could be getting in the way of God blessing you.

Pledge: Today, I’ll think about something in my life that I did or purchased that I now realize was giving into a sense of entitlement.

### **Day 6: You Can’t Buy Contentment**

Main Point: Be content with what you have.

Pledge: Today, I promise I will not complain about anything I have.

### **Day 7: The Benefits of Budgeting**

Main Point: A budget is your roadmap to prosperity.

Pledge: I will be diligent and develop a budget so that every penny I earn has a purpose.

### **Day 8: The Salvation of Saving**

Main Point: There is a great reward in saving. I will commit today to set aside \_\_\_\_\_% of every paycheck for my savings.

### **Day 9: Diversification Delivers**

Main Point: Understand that when you invest, you put your money at risk.

Pledge: I will examine my investments to make sure I'm well diversified.

### **Day 10: Marrying Your Money**

Main Point: Together as one, you can become better stewards of your money

Pledge: I will work with my spouse to develop a set of rules to govern how we handle our money together.

### **Day 11: Leave a Legacy of Good Money Sense**

Main Point: Train your child to be a good money manager.

Pledge: I will show my child by example what it means to be a good steward over money. I will encourage my child to save, budget their allowance, and return a faithful tithe.

### **Day 12: The Devil is in the Debt**

Main Point: Debt is dangerous.

Pledge: I will complete a debt reduction worksheet.

### **Day 13: The Curse of Credit**

Main Point: Credit is dangerous.

Pledge: I will review my credit card statements going back at least 3 months and examine my spending on my credit cards. I will also see how much money a month I am wasting by carrying balances on my credit cards or making minimum payments each billing cycle.

### **Day 14: Cosigning is Crazy**

Main Point: It is foolish to cosign.

Pledge: I will not cosign with anyone other than my spouse. But if I decide to cosign for someone, I will make sure I can afford to pay the debt in full should the person default on the loan.

### **Day 15: Guard Against Greed**

Main Point: Greed blocks your path to prosperity.

Pledge: I will take an inventory of what I own so that I can guard against wanting more I will be on the lookout for things that pull me in the direction of greed.

### **Day 16: The Caregiver Cliff**

Main Point: Millions of US households contain someone caring for an older relative or friend.

Pledge: I will take some time to learn about long-term care insurance and begin planning for any caregiving responsibilities that may fall to me, or for any illness that may cause me to need a guardian.

### **Day 17: Perpetual Peace**

Main Point: Trust that God will bring financial peace into your life.

Pledge: I will identify at least one aspect of my finances and decide today to stop stressing about it.

### **Day 18: Broken Bonds**

Main Point: It's okay to embrace your wealth.

Pledge: I will stop worrying about not having enough money because God has so richly blessed me.

### **Day 19: Strengthen Stewardship**

Main Point: The better I handle the money I have, the more I may receive.

Pledge: I will acknowledge by affixing my initials on the line below that I agree that EVERYTHING that I have belongs to God, and it is Him that gives me the power to make wealth. \_\_\_\_\_

### **Day 20: Relationships Rescued**

Main Point: Taking a break from consumption can help you focus on the most important relationships in your life.

Pledge: I will call a close relative or friend with whom I have exchanged gifts in the past and come up with an agreement that on the next birthday, anniversary or holiday, we will not spend money on each other but spend time with each other instead.

### **Day 21: Financial Freedom**

Main Point: If you really want to know what you value, look at where you spend money.

Pledge: I promise to take all that I have learned/discovered, and pay God FIRST, pay myself next, pay off my debt, and live with an attitude of gratitude.

### **Daily Reflection Questions (Optional):**

1. What am I feeling today about my finances?
2. What was easy about my fast today?
3. What was hard about my fast today?
4. What did I learn about my self or my habits today?
5. How am I going to change the negative things I discovered, or strengthen the positive things?

### **Additional Resources/Materials:**

- The 21 Day Financial Fast by Michelle Singletary
- The Power to Prosper by Michelle Singletary
- Debt Free Living by Larry Burkett
- The Total Money Makeover by Dave Ramsey
- How to Get Out of Debt Stay Out of Debt and Live Prosperously by Jerrold Mundis
- The 9 Steps to Financial Freedom: Practical and Spiritual Steps So You Can Stop Worrying by Suzie Orman
- Credit Karma – [www.creditkarma.com](http://www.creditkarma.com) (Free Credit Report – No sign up)

## The 21 Day Financial Fast Daily Journal Page

Every day during the fast I want you to write down your feelings, fears, or frustrations about your finances.

After the fast is over, go back over your notations and see what growth or insights you've made.

Date and Day of the Fast:
What was easy about today:
What was hard about today:
What did I learn from today's chapter:
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## Blank Debt Dash Plan

<b>Creditor</b>	<b>Total Balance Owed</b>	<b>Minimum Monthly Payment Due</b>	<b>Interest Rate</b>	<b>Debt Dash Extra Payment</b>

## NET WORTH STATEMENT

<b>ASSETS:</b>	<b>CURRENT VALUE</b>
Cash in Savings Accounts	\$
Cash in Checking Accounts	\$
Certificates of Deposit (CDs)	\$
Cash on Hand	\$
Money Market Accounts	\$
Cash Value of Life Insurance	\$
Savings Bonds (current value)	\$
College fund (529 plans, other accounts)	\$
Stocks	\$
Bonds	\$
Mutual Funds	\$
Vested Value of Stock Options	\$
Other Investments	\$
Individual Retirement Accounts (IRAs, ROTH)	\$
Other retirement accounts (Keogh, SEP, etc.)	\$
401(k) or 403(b) Accounts	\$
<a href="http://www.zillow.com/">Current Market Value of Your Home http://www.zillow.com/</a>	\$
Market Value of Other Real Estate	\$
<a href="http://www.kbb.com">Blue Book Value of Cars/Trucks (Go to www.kbb.com)</a>	\$
Boats, Planes, Other Vehicles	\$
Jewelry	\$
Collectibles	\$
Furnishings and Other Personal Property	\$
Other (Money owed to you)*	\$
<b>TOTAL ASSETS</b>	<b>\$</b>
<b>LIABILITIES:</b>	
Mortgages (Total owed)	\$
Home Equity Loan	\$
Home Equity Line of Credit	\$
Auto Loans	\$
Credit Card Balances	\$
Bank/Credit Union Loans	\$
401(k)/403(b)/Thrift Savings Plan Loan	\$
Student Loans	\$
Other Loans	\$
Outstanding Real Estate Taxes Owed	\$
Federal or State Income Taxes Owed	\$
Other Taxes Owed	\$
Other Debts (Business, Personal)	\$
<b>TOTAL LIABILITIES</b>	<b>\$</b>
<b>NET WORTH (TOTAL ASSETS MINUS TOTAL LIABILITIES)</b>	<b>#VALUE!</b>

A net worth statement is just a snapshot of your current financial situation. Please keep in mind the value of your assets can change as many homeowners realized during the housing crisis.

\* Include only if you reasonably expect to collect!

**Pro\$perity Partner\$**  
Budget: Income

Budget Template - Income Worksheet

	Pay Period 1	Pay Period 2	Pay Period 3	Pay Period 4	Pay Period 5	Monthly Totals
1 Wages/Salary/Tips	\$ 2,500.00	\$ 2,500.00				\$ 5,000.00
2 Commissions/Bonuses						\$ -
3 Social Security/Pension/Retirement						\$ -
4 Alimony						\$ -
5 Child Support						\$ -
6 Interest/Dividend Income						\$ -
7 Disability, VA Benefits						\$ -
8 Other Income						\$ -
<b>Total Gross Income</b>	<b>\$ 2,500.00</b>	<b>\$ 2,500.00</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 5,000.00</b>
<b>Net Income (Take-home pay)</b>	<b>2028.7</b>	<b>2028.7</b>				<b>\$ 4,057.40</b>

\* Simply enter the amount of your paycheck or your payroll direct deposit in this field. This is the amount that's left after all your payroll deductions have been taken out.

**Pro\$perity Partner\$**

**Budget: Expenses**

	Pay Period 1	Pay Period 2	Pay Period 3	Pay Period 4	Pay Period 5	Monthly Totals
<b>Total Gross Income</b>	\$ 2,500.00	\$ 2,500.00	\$ -	\$ -	\$ -	\$ 5,000.00
<b>Net Income (Take-home pay)</b>	\$ 2,028.70	\$ 2,028.70	\$ -	\$ -	\$ -	\$ 4,057.40
<i>Tithes (10% of Gross Income)</i>	\$ 250.00	\$ 250.00	\$ -	\$ -	\$ -	\$ 500.00
<b>Net Spendable Income</b>	\$ 1,778.70	\$ 1,778.70	\$ -	\$ -	\$ -	\$ 3,557.40
<i>Monthly Expenses</i>	\$ 2,680.00	\$ 875.00	\$ -	\$ -	\$ -	\$ 3,555.00
<b>Difference</b>	\$ (901.30)	\$ 903.70	\$ -	\$ -	\$ -	\$ 2.40

\*Negative numbers (in parentheses) mean you are spending more than your net spendable income. If so, then you need to reduce your expenses, increase your income, or both. On the other hand, if you have money left over after paying your expenses, use it to accelerate paying off debts and/or to increase your savings.

	Monthly Expenses Paid from Each Paycheck					Monthly Expense Total	Target Percentage	Actual Percentage
	Pay Period 1	Pay Period 2	Pay Period 3	Pay Period 4	Pay Period 5			
<b>Savings</b>	\$ 125.00	\$ 125.00	\$ -	\$ -	\$ -	\$ 250.00	2-10%	7%
Emergency Savings	\$ 100.00	\$ 100.00				\$ 200.00		
Life Happens Savings Fund	\$ 25.00	\$ 25.00				\$ 50.00		
Retirement Savings						\$ -		
College Savings						\$ -		
<b>Housing</b>	\$ 1,200.00	\$ -	\$ -	\$ -	\$ -	\$ 1,200.00	26-36%	34%
Mortgage/Rent	\$ 1,200.00					\$ 1,200.00		
Home Equity Loan or Line of Credit (HELOC)						\$ -		
Property Tax						\$ -		
Home Owners'/Condo Association Dues/Fees						\$ -		
Homeowner's/Renter's Insurance						\$ -		
<b>Utilities</b>	\$ 485.00	\$ -	\$ -	\$ -	\$ -	\$ 485.00	4-8%	14%
Electricity	\$ 200.00					\$ 200.00		
Natural Gas/Oil						\$ -		
Water/Sewer						\$ -		
Phone (landline)	\$ 75.00					\$ 75.00		
Cell Phone	\$ 90.00					\$ 90.00		
Cable TV, Internet service	\$ 120.00					\$ 120.00		
<b>Food</b>	\$ 300.00	\$ 300.00	\$ -	\$ -	\$ -	\$ 600.00	12-30%	17%
Groceries	\$ 150.00	\$ 150.00				\$ 300.00		
Meals Out	\$ 100.00	\$ 100.00				\$ 200.00		
Workplace lunch, snacks	\$ 50.00	\$ 50.00				\$ 100.00		
School lunch, snacks						\$ -		
<b>Family Obligations</b>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	6-16%	0%
Child Support						\$ -		
Alimony						\$ -		
Childcare						\$ -		
Private school tuition						\$ -		
Music/Sports Lessons						\$ -		
Nursing Home/Health Aid/Senior Care						\$ -		
<b>Transportation</b>	\$ 450.00	\$ 100.00	\$ -	\$ -	\$ -	\$ 550.00	6-15%	15%
Auto Payments	\$ 350.00					\$ 350.00		
Gasoline	\$ 100.00	\$ 100.00				\$ 200.00		
Auto Insurance						\$ -		
Public transportation/parking						\$ -		
<b>Insurance (if not deducted from pay)</b>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	4%	0%
Medical						\$ -		
Dental/Vision						\$ -		
Life						\$ -		
Disability						\$ -		
<b>Health Expenses</b>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	4%	0%
Medical/dental copays/Expenses						\$ -		
Medications						\$ -		
Medical Supplies						\$ -		
<b>Debt Payments</b>	\$ 120.00	\$ 250.00	\$ -	\$ -	\$ -	\$ 370.00	5-10%	10%
Credit Cards	\$ 120.00					\$ 120.00		
Student Loans		\$ 250.00				\$ 250.00		
Personal/401k Loans						\$ -		
<b>Giving</b>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		0%
Charitable Giving (religious, private charity)						\$ -		
<b>Fees</b>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		0%
Bank/Credit Union Account Fees						\$ -		
Professional Services Fees						\$ -		
<b>Clothing</b>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	4-6%	0%
Clothing (family)						\$ -		
Uniforms, accessories for work						\$ -		
<b>Entertainment/Recreation</b>	\$ -	\$ 100.00	\$ -	\$ -	\$ -	\$ 100.00	2-8%	3%
Entertainment/Activities		\$ 100.00				\$ 100.00		
Subscriptions/Dues						\$ -		
Fitness /Spa						\$ -		
<b>Pets</b>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		0%
Food, grooming, etc.						\$ -		
Veterinarian, pet insurance						\$ -		
<b>Miscellaneous</b>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		0%
Toiletries/Cosmetics/grooming						\$ -		
Professional Membership Dues/Fees						\$ -		
Other						\$ -		
<b>Investments</b>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		0%
Stocks, Bonds, CDs, Mutual Funds						\$ -		
IRAs/Retirement						\$ -		
Second Property Expenses						\$ -		

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	Pay Period 1	Pay Period 2	Pay Period 3	Pay Period 4	Pay Period 5	Monthly Totals
1 Wages/Salary/Tips						\$ -
2 Commissions/Bonuses						\$ -
3 Social Security/Pension/Retirement						\$ -
4 Alimony						\$ -
5 Child Support						\$ -
6 Interest/Dividend Income						\$ -
7 Disability, VA Benefits						\$ -
8 Other Income						\$ -
<b>Total Gross Income</b>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
<b>Net Income (Take-home pay)</b>						\$ -

**Pro\$perity Partner\$**  
Budget: Expenses

	Pay Period 1	Pay Period 2	Pay Period 3	Pay Period 4	Pay Period 5	Monthly Totals
<b>Total Gross Income</b>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
<b>Net Income (Take-home pay)</b>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
<i>Tithes (10% of Gross Income)</i>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
<b>Net Spendable Income</b>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
<i>Monthly Expenses</i>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
<b>Difference*</b>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

\*Negative numbers (in parentheses) mean you are spending more than your net spendable income. If so, then you need to reduce your expenses, increase your income, or both. If you have any money left over, use it to accelerate paying off debts and/or increase your savings.

	Monthly Expenses Paid from Each Paycheck					Monthly Expense Total	Target Percentage	Actual Percentage
	Pay Period 1	Pay Period 2	Pay Period 3	Pay Period 4	Pay Period 5			
<b>Savings</b>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	2-10%	#DIV/0!
Emergency Savings						\$ -		
Life Happens Savings Fund						\$ -		
Retirement Savings						\$ -		
College Savings						\$ -		
<b>Housing</b>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	26-36%	#DIV/0!
Mortgage/Rent						\$ -		
Home Equity Loan or Line of Credit (HELOC)						\$ -		
Property Tax						\$ -		
Home Owners'/Condo Association Dues/Fees						\$ -		
Homeowner's/Renter's Insurance						\$ -		
<b>Utilities</b>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	4-8%	#DIV/0!
Electricity						\$ -		
Natural Gas/Oil						\$ -		
Water/Sewer						\$ -		
Phone (landline)						\$ -		
Cell Phone						\$ -		
Cable TV, Internet service						\$ -		
<b>Food</b>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	12-30%	#DIV/0!
Groceries						\$ -		
Meals Out						\$ -		
Workplace lunch, snacks						\$ -		
School lunch, snacks						\$ -		
<b>Family Obligations</b>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	6-16%	#DIV/0!
Child Support						\$ -		
Alimony						\$ -		
Childcare						\$ -		
Private school tuition						\$ -		
Music/Sports Lessons						\$ -		
Nursing Home/Health Aid/Senior Care						\$ -		
<b>Transportation</b>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	6-15%	#DIV/0!
Auto Payments						\$ -		
Gasoline						\$ -		
Auto Insurance						\$ -		
Public transportation/parking						\$ -		
<b>Insurance (if not deducted from pay)</b>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	4%	#DIV/0!
Medical						\$ -		
Dental/Vision						\$ -		
Life						\$ -		
Disability						\$ -		
<b>Health Expenses</b>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	4%	#DIV/0!
Medical/dental copays/Expenses						\$ -		
Medications						\$ -		
Medical Supplies						\$ -		
<b>Debt Payments</b>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	5-10%	#DIV/0!
Credit Cards						\$ -		
Student Loans						\$ -		
Personal/401k Loans						\$ -		
<b>Giving</b>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		#DIV/0!
Charitable Giving (religious, private charity)						\$ -		
<b>Fees</b>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		#DIV/0!
Bank/Credit Union Account Fees						\$ -		
Professional Services Fees						\$ -		
<b>Clothing</b>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	4-6%	#DIV/0!
Clothing (family)						\$ -		
Uniforms, accessories for work						\$ -		
<b>Entertainment/Recreation</b>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	2-8%	#DIV/0!
Entertainment/Activities						\$ -		
Subscriptions/Dues						\$ -		
Fitness /Spa						\$ -		
<b>Pets</b>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		#DIV/0!
Food, grooming, etc.						\$ -		
Veterinarian, pet insurance						\$ -		
<b>Miscellaneous</b>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		#DIV/0!
Toiletries/Cosmetics/grooming						\$ -		
Professional Membership Dues/Fees						\$ -		
Other						\$ -		
<b>Investments</b>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		#DIV/0!
Stocks, Bonds, CDs, Mutual Funds						\$ -		
IRAs/Retirement						\$ -		
Second Property Expenses						\$ -		

## 30-Day Spending Journal

**Note:** Get a small notebook that you can easily carry with you. I want you to write down all the money you spend, every penny. Each day you should also record any bills you pay (mortgage, credit card, car loan). The point is to record every single penny that you spend. Everything gets written down, even that pack of gum or bag of chips.

Copy the following columns in your notebook or you can use this template or make a copy of the page. Be sure to include the column identifying whether your purchase or payment was a need or a want.

Day/Date	Expense Item	Amount Spent	Was this expense a need or a want?



**Here's Example of what your journal entry may look like on a particular day:**

<b>Day/Date</b>	<b>Expense Item</b>	<b>Amount Spent</b>	<b>Was this expense a need or a want?</b>
Mon./Sept. 10	Sausage, Egg McMuffin @ McDonald's	\$5.67	Well, it was a want really because I could have eaten breakfast before I left for work.
Mon./Sept. 10	Starbucks Grande Latte	\$3.95	Want
Mon./Sept. 10	Lunch at Subway (turkey sandwich supersized to drink, chips)	\$6.97	Need, maybe. I didn't pack a lunch??
Mon./Sept 10	Snack, bag of UTZ from vending machine	.75	Need/want. I don't know. I was hungry!!!
Mon./Sept. 10	Late fee (Was 5 minutes late picking up my son)	\$10	Not sure. I needed to pay the fee to get my kid.
Mon./Sept. 10	Dinner from Popeye's	\$24.35	Okay, a need. But I was too tired to cook.

### **Reviewing Your Spending Journal**

- Use the spending journal to record what you spend. Don't edit or judge yourself. This exercise works best if for the 30 days you simply record what you do.
- Make a note of where and when you tend to get off track concerning budgeted expenses.
- Use the information from your spending journal to make adjustments to your budget. For example, if you are eating lunch every day at work, then cut back on eating out during the weekends. If you must have brand-name coffee then something else has to be cut.

## Debt Dash Plan

Example #1

Creditor	Total Balance Owed	Minimum Monthly Payment Due	Interest Rate	Debt Dash Extra Payment
1. Credit Card #1	\$1,000	\$20	8.99%	\$200 Total Extra Payment: \$200 + \$20 you were already making = \$220
2. Student Loan	\$3,800	\$50	6.8%	————
3. Credit Card #2	\$5,500	\$110	16.9%	————
4. Auto Loan	\$11,000	\$258.34	6%	————