BUILD A BUDGET YOU’LL STICK WITH

Incorporating Prioritize, Track, Reward into your budgeting method of choice will boost your motivation while tackling your personal finance goals at the same time. Use this simple worksheet to get started.

STEP 1: PRIORITIZE
Prioritizing your goals means taking a little personal reflection time and writing a few things down.

- What do you want your life to look like over the next few years?
- It could be your dream to train for a new career, have an adventure in a foreign country, start your own business or raise a family
- Prioritizing your goals should not be confused with categorizing your expenses

STEP 2: TRACK
Tracking your expenses means being aware of where your money is going as you spend it.

- Try out a new budgeting system today
- Browse the App Store or the web, or pick up a book
- Don’t spend much time comparing approaches
- Just pick one and try it out

STEP 3: REWARD
Rewarding yourself means encouraging and celebrating your progress as you create healthier financial habits.

MILESTONES
- Time-based (e.g., use budgeting app every day for 30 days)
- Achievement-based (e.g., pay off all credit card debt)
- Increment-based (e.g., emergency fund reaches $500, $1,000, $2,000)

REWARDS
- Material rewards (e.g., fancy coffee, movie night, new gadget)
- Time- and experience-based rewards (e.g., give yourself permission to spend an entire day just vegging out)

Write the answers down
Realize your goals are achievable

Goals

Realize your goals are achievable

Budgeting Milestones

Possible Rewards

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