



Goal Name:	Start Budgeting		
Client(s):	Jane and John		
Map:	Work on developing a budget and using it in 2017		
Who	Objective	Target Date	Notes
	2016 Finances Review		
Jane	Review Savings - General	12/1/2016	
John	Identify and list out 2016 income	12/1/2016	
Jane	Review Savings - Retirement	12/3/2016	
John	Identify and list out 2016 expenses	12/3/2016	
Jane	Review loans	12/5/2016	Could something be refinced for a lower rate
John	Review credit card and credit card spend	12/5/2016	Are you paying them interest or are they paying you because you pay-
Jane/John	Categorize into what was good and what could use improvement	12/10/2016	For example you may have cut back on eating out from 5 days per week to 3 days per week; which will save money or maybe you find that you're spending \$80 a month at starbucks...(\$4/drink 5 days a week for a month....adds up quick)
	Build 2017		
	Build 2017 Budget		
Jane/John	Group income and expenses into meaningful categories	12/11/2016	
Jane/John	Put dollars with each income/expense group	12/11/2016	Start with the required and known items - mortgage/rent, car payment, utilities, etc. Near the top of the list should be savings and retirement.
Jane/John	Determine which expenses you can cut back on and/or additional income opportunities to get the budget balanced.	12/18/2016	
	2017 Focus Items		
Jane	Setup Banking	12/23/2016	Having specific accounts for certain items is VERY helpful and set things up so that the bank will automatically move money each pay period.
John	Meet with Retirement and/or Tax Specialist	12/31/2016	Retirement and taxes are complicated so setup time to research and find a provider to help in these areas.
	2017 On-Going		
Jane/John	Review actual income/spend to budgeted amounts	Monthly	Switch who reviews each month.
Jane/John	Adjust budget for any large changes to income/spend	Monthly	