

Attention Budget Worksheet

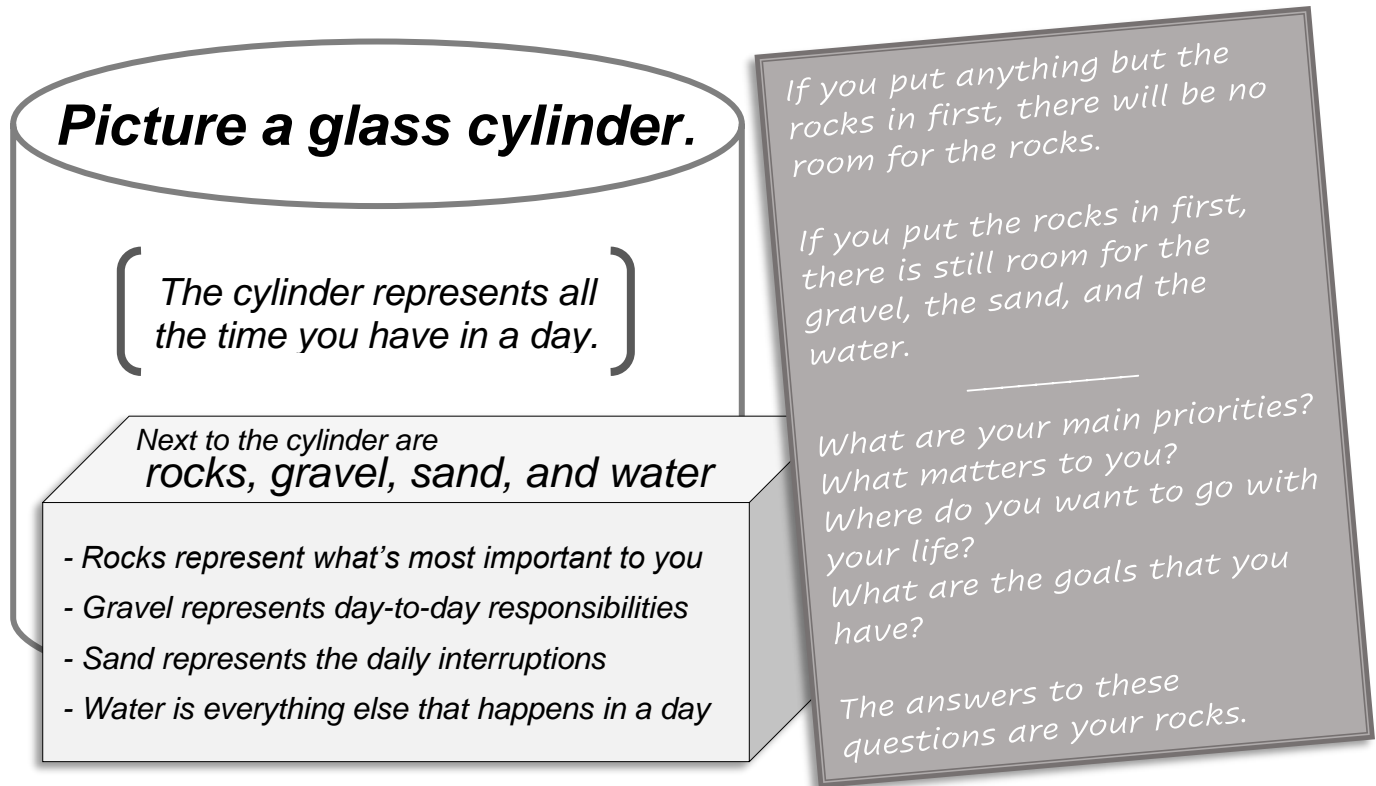
| <i>Time Invested in</i> | | Planned | Actual Time Spent |
|--|--|---------|-------------------|
| Daily <i>Work</i> | Work | | |
| | Travel time to and from everything | | |
| | Other Travel...for errands, etc | | |
| <i>Food</i> | Shopping (perhaps certain days per week?) | | |
| | Meals – cooking | | |
| | Meals – cleaning up | | |
| | Meals – away from home | | |
| <i>Exercise</i> | Walk, stretch | | |
| | Aerobic – elevate your heartbeat! | | |
| | Meditation / Yoga | | |
| <i>Thinking</i> | Planning and Prioritizing | | |
| | Evaluating (how effective was your plan?) | | |
| | Reflecting | | |
| | Meditation / Mindfulness | | |
| | Reading | | |
| <i>Frequent Other Possibilities</i> | Family (at home / visiting) | | |
| | Friends | | |
| | Hobbies | | |
| | Classes and Homework (if in school) | | |
| | Personal care: bathing, dressing, hair, teeth, etc. | | |
| <i>Media</i> | Television, movies, YouTube®, electronic games | | |
| | Social Media, Text | | |
| Weekly | Weekly cleaning | | |
| | Events with Family and Friends | | |
| | Intentionally building your gift, yourself, your world | | |
| | Travel time | | |
| | Paying bills, balancing money | | |
| | Services | | |
| Monthly | Auto care | | |
| | Volunteering | | |
| Surprise Events | | | |
| Totals: | | Planned | Actual Time Spent |
| Time alone: doing stuff | | | |
| Time alone: thinking, reflecting, reading (books) | | | |
| Quiet time with others | | | |
| Active time with others | | | |
| Time with Gizmos, Electronics and Screens | | | |
| Time dedicated to living your life in the fullest sense. | | | |
| Time connecting to your own life and all life. | | | |

MANAGE YOUR PRECIOUS TIME!

ATTENTION BUDGET Deeply connected to your financial budget!

THIS IS THE FIRST DRAFT! I've included what this one mind of mine could think of; I'd love to hear from you to provide a more accurate range of options!

Steven Covey's great metaphor for managing our time; from his book *First Things First*:



The world demands your attention! Everyone tries constantly to get your attention. Set boundaries! Make your goals your priority! Slight changes to your path are like a compound-interest investment in your life!

Commit to goals as if they are appointments with your future self. YOU are important. Your goals are important. Goals are proactive, not reactive. Goals help us determine our "no" and our "yes" for investing our time.

All security experts agree: Trust no-one.

- Stay skeptical.
- Turn off cookies.
- Limit tracking as much as possible.
- Don't say anything stupid; don't use hate speech
- Thou shalt not overshare, or share data about friends.
- If the product is free, it means that you are the product.
- Limit your time on each platform (fb, twitter, instagram, et al.)
- Privacy is a myth. Assume if it's on the phone it'll be published.
- Don't live your life online. Take a walk, play a musical instrument, build furniture, live in the real world.

You have to decide what your highest priorities are and have the courage – pleasantly, smilingly, non-apologetically – to say 'no' to other things. And the way to do that is by having a bigger 'yes' burning inside.

- Steven Covey

"Trying to be "safe" while using a "smart" phone is like trying to keep water out of a submarine with a screen door."

"If you join Facebook, you relinquish your privacy."

"When you receive an email from someone that wants to share their fortune with you, do not reply or click on the links!"

You can turn off media, social media, phone, text: YOU set the boundaries. No communication after 8 pm? Sundays? You choose your limit. With your time managed, you can invest time online...time digging for information, learning new things, listening to guided meditations, music and pontificators.

Financial Budget Worksheet

| Category | Item | Amount | Due Date |
|--|---|--------|----------|
| Home | Rent or House Payments | | |
| | Property Tax | | |
| | Insurance | | |
| Other Home Expenses | Electric | | |
| | Gas or Oil | | |
| | Water and Sewer | | |
| | Repairs | | |
| | Maintenance and Fees | | |
| Technology | Land-Line | | |
| | Cellular | | |
| | Cable / Satellite / Internet | | |
| Transportation | Car Payment | | |
| | Gas | | |
| | Auto Insurance | | |
| | Repairs / Maintenance | | |
| | Other Transportation | | |
| Health Insurance | Insurance | | |
| | Monthly Medical Expenses | | |
| Debt Payments: Loans, Credit Cards, | | | |
| | | | |
| Food | Groceries | | |
| | Dining Out | | |
| Family Expenses | | | |
| | | | |
| Other Expenses | 2 nd car, loan or credit card? | | |
| Surprise Expenses | | | |
| <u>MONTHLY SAVINGS:</u> | Total | | |
| | Average Monthly Expense | | |
| | Grand Total | | |

| | | | |
|--|-------------------------------|--|--|
| Annual Expenses | Subscriptions and Memberships | | |
| | Vehicle Registration | | |
| | Dental or Other Medical | | |
| | Donations | | |
| Total Annual Expenses | | | |
| Divide total by 12 | | | |
| Result: Average Monthly Expense | | | |

BUDGET SUCCESS by INTENTION: Break the Paycheck-to-Paycheck Cycle!!

Give Every Dollar A Job. Not just the necessities like bills and groceries. You also assign your money to going out, beers, fun stuff, travel – anything you spend your money on, it goes in the budget.

Embrace Your True Expenses. What are often overlooked are the once every year or once every few months spends. Better to save for an emergency fund right now than pay down credit cards or loans.

Roll With The Punches. Everyone overspends. Oh yes they do. Any budget should be flexible enough to deal with overspend

'Age Your Money': pay your bills with money that's been sitting in your bank account for two weeks.

Buy smarter. Cook: buy fresh and bulk foods and eat better! Work a second job. Make a budget. Be unwilling to accept credit card debt; pay cards in full each month or get rid of them. Be honest about your spending habits and adjust them honestly, too.

NATIONAL FINANCIAL RESOURCES

America's Debt Help Organization: Debt.org
5750 Major Boulevard Suite 350
Orlando, FL 32819 <https://www.debt.org/>



Need Help Now? Call Us (877) 764-5798

Here's what they say about themselves: Debt.org is America's Debt Help Organization, serving the public with thorough, accurate and accessible information online about financial well-being. We strive to help people in all stages of life. The content on Debt.org is designed for anyone who desires a sound financial future, wants to get out of debt or wants to stay out of debt. Our goal is to be the only financial resource you need to deal with your debt.

Financial Literacy



Money Smart for Adults

<https://www.fdic.gov/consumers/consumer/moneysmart/adult.html>

14 Money Smart for Adults Training Modules

Money Smart para Adultos

<https://www.fdic.gov/consumers/consumer/moneysmartsp/adult.html>

14 módulos de capacitación de Money Smart para Adultos

Financial Education for Adults

Tools and Resources. The Consumer Financial Protection Bureau (CFPB), is a government agency that makes sure banks, lenders, and other financial companies treat you fairly.

<https://www.consumerfinance.gov/consumer-tools/educator-tools/adult-financial-education/tools-and-resources/>



Benefits after Incarceration: What You Need To Know

An individual released from incarceration may be eligible for Social Security retirement, survivors, or disability benefits Call to see if you qualify 1-800-772-1213

<https://www.ssa.gov/reentry/benefits.htm>



U.S. Government Services and Information <https://www.usa.gov/#tpcs>

Benefits, Grants, Loans; Consumer Issues, Disability Services, Education Health, Housing, Jobs, Military and Veterans, Taxes, Small Business, Voting and a LOT more.