

Worksheets: How To Afford Everything

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Hmm... do you really need it?

This worksheet provides an objective perspective on your potential purchases, helping to ensure that it's a wise and beneficial decision.

Do I need this item or do I just want it?

Will this purchase fulfill a basic necessity or is it for pleasure?

Do I need this item
How often will I use this item?

Is it a one-time use or will it be used regularly?

Is the cost of the item justified by the value it provides?

Am I paying for quality or just for the brand?

Does this purchase fit within my current budget?

Will buying this now cause financial strain in the near future?

Is this a long-term investment or a short-term gratification?

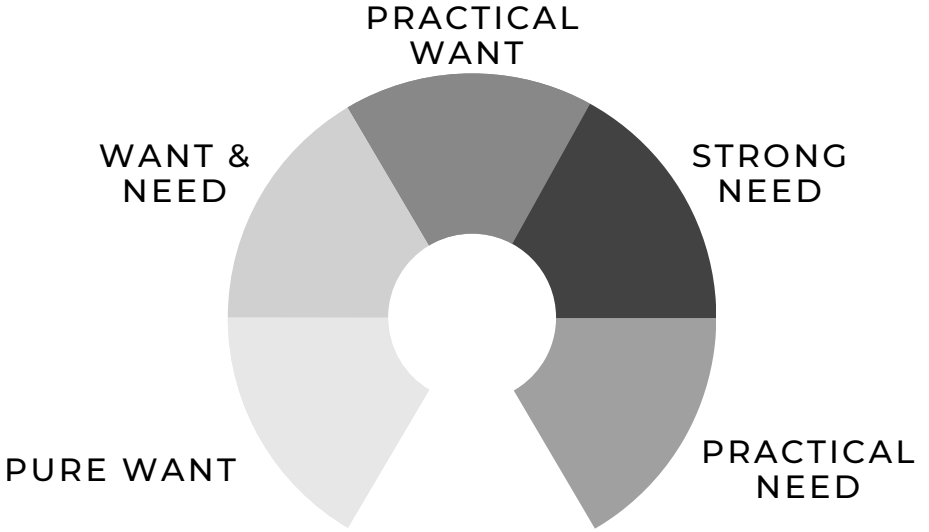
Will this item hold its value over time?

Am I making this purchase on impulse or after careful consideration?

Am I buying this to feel better emotionally?

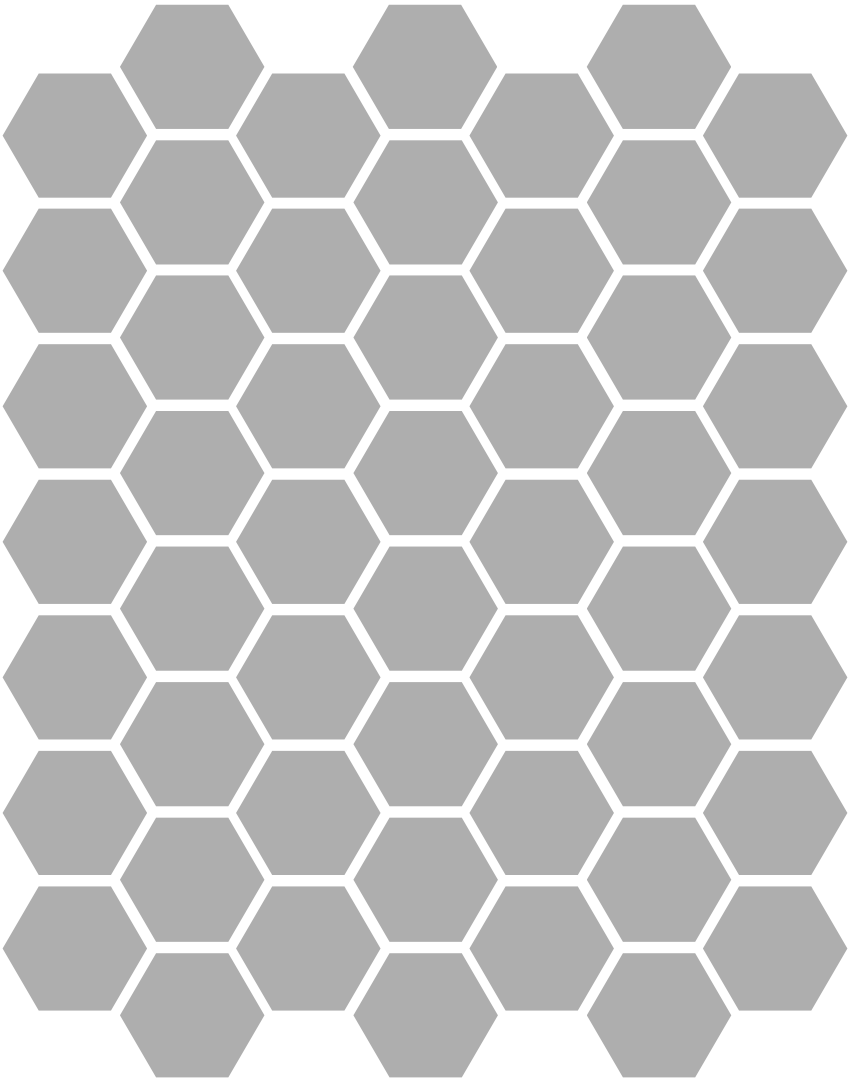
The Spending Spectrum

Rank your shopping desires by writing them in the segment that best corresponds with their importance.



Progress Tracker

Write a goal in each spot. Color the spot when you reach the corresponding milestone.



Use this worksheet to map out your budget.

Monthly Budget

MONTH

VARIABLE / OTHER EXPENSES			
Date	Description	Notes	Amount

SAVINGS				
Account	Name	Starting Balance	Amount	End Balance

TOTALS	
Total Income	
Minus fixed expenses	
Minus savings	
Left for variable expenses	
End Balance	

The Ultimate Finance Tracker

Education	
DATE	AMOUNT

Travel	
DATE	AMOUNT

Gifts	
DATE	AMOUNT

Personal Spending	
DATE	AMOUNT

Payment Progress Tracker

Use this activity sheet to document your progress towards debt liberation.

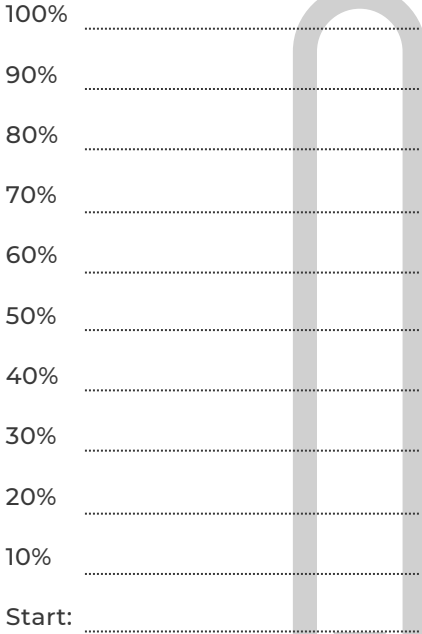
CREDITOR _____ TARGET PAYOFF DATE _____
 ACCOUNT NO _____ TYPE _____
 START BALANCE _____ MINIMUM PAYMENT _____
 CREDIT LIMIT _____ INTEREST RATE _____

BALANCE	MINIMUM PAYMENT	AMOUNT PAID	DATE PAID	CONFIRMATION

NOTES:

Think of a goal that you've been trying to reach. When you reach a milestone, fill in the tracker.

Dream Savings Tracker



I'm saving for

Why i'm saving for this

Amount

Deadline

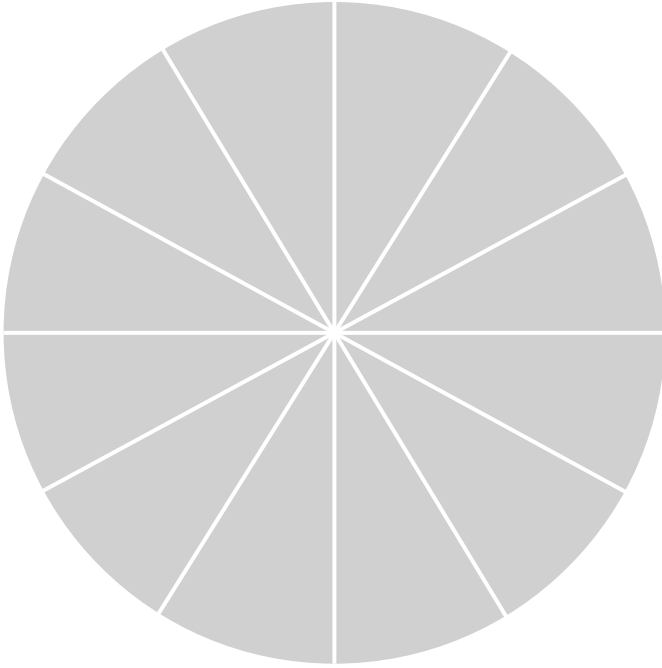
Yearly Saving Goals

Use this calendar to map out your yearly savings goals.

JANUARY	FEBRUARY	MARCH
APRIL	MAY	JUNE
JULY	AUGUST	SEPTEMBER
OCTOBER	NOVEMBER	DECEMBER

The Deduction Circle

Use the list on the previous page to help you identify potential deductions and credits. Fill in each slice on this page if you qualify for any of the deductions or credits mentioned on page 95.



NOTES

Donation Tracker

Use this activity sheet to track your donations for the month. Put an "X" through each day you donated or participated in anything philanthropic.

1	2	3	4	5	6	7	8
9	10	11	12	13	14	15	16
17	18	19	20	21	22	23	24
25	26	27	28	29	30	31	

NOTES

Income Tracker

Start Date: _____ End Date: _____

	DATE	INCOME	TYPE	AMOUNT
1				
2				
3				
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				

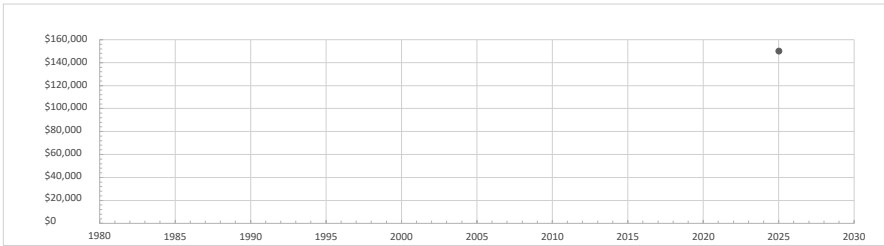
Notes

My Career Map

Fill in the tiles to document your career highlights and map your earnings. To get your annualized salary amount, multiply your hourly rate by 2,080 for full time work.

First job	Most recent job	Dream job
Title: Pay: I loved: I didn't love:	Title: Pay: I love: I would change:	Employer: Title: Pay: Why this excites me:
Best/ Favorite job	Most impressive title	Worst job
Title: Pay: I loved: I didn't love:	Title: Pay: I loved: I didn't love:	Title: Pay: I loved: I didn't love:

Map your salary history here:



Income & Expense Tracker

Use this activity sheet to record and manage your monthly financial flows.

month	income	expenses	difference	notes
JANUARY				
FEBRUARY				
MARCH				
APRIL				
MAY				
JUNE				
JULY				
AUGUST				
SEPTEMBER				
OCTOBER				
NOVEMBER				
DECEMBER				
TOTAL				

WHAT WERE THE BEST MONTHS? WHY?

WHAT WERE THE WORST MONTHS? WHY?

Fiscal Dreams

Write out your aspirations for a financially empowered future.
