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GOAL (Example)	GOAL	GOAL
Save \$500	1.	2.
PRIORITY	PRIORITY	PRIORITY
1. Cut back on dining out	1.	1.
2. Cut back on spending	2.	2.
STRATEGIES	STRATEGIES	STRATEGIES
Grocery shop every weekend; plan & prepare meals on Sunday for the week	1.	1.
Sell items that I am not using on Ebay/Offer-Up etc. to earn extra cash to add to savings	2.	2.
Cancel subscriptions that I am not using, (i.e. gym, magazines, automatic billing)	3.	3.

This is a template for a 90 day plan. In the first column I give an example of what your 90 day plan may look like. The next two columns are yours to fill in with your goals and plans. Be specific, but don't be unrealistic, as it will only discourage you. Limit yourself to just one or two goals within the next 90 days. Your goal may be to save \$500.00, pay off one credit card, or improve your credit by 20 points. Write down specific action steps that will help you achieve your goals. Remember: this may mean that you will have to sacrifice a little in order to gain a lot.

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