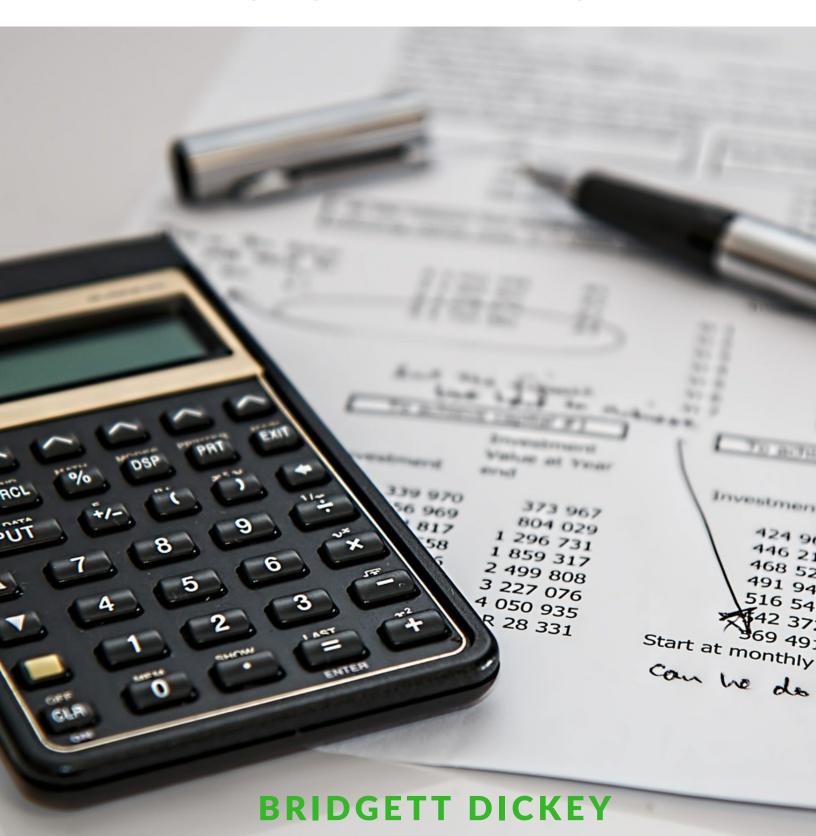
FINANCIAL BAGGAGE

PEACE OF MIND MANUAL





IN THIS MANUAL

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How would it feel not to owe anyone? DEBT FREE!! How would it feel not have the pressure of creditors calling you about your financial baggage? This not a dream...... It can be your reality.

How you spend your money, shows you what's important to you. You were not put here to pay bills, have debt, and worry about money.....

BJDFS will give you a strategy when it comes to getting you "Financial Baggage" together. These steps will allow you save for everyday life events, kids college fund, retirement build, wealth, and GIVE. Once your "Financial Baggage" is in order you can walk in your purpose. Also your relationships with your family, friends, and children will be better as well.

In addition, your mismanagement of money shouldn't be passed down to the next generation. YOU must stop the cycle of being a slave to the lender......



FINANCIAL BAGGAGE VALUE INVENTORY

If you had an extra \$5,000, what would you do with it? (be honest)

Clothes:
Car:
Ente rtainment:
Debt:
Kid's College Fund:
Shoes /Handbags:
Savings:
Bills:
Tithes:
Vacation:

THE 7 BABY FOOTSTEPS

Baby Footstep 1

Save \$1,000 in a beginner emergency fund. (\$500 if your income is under \$20,000 per year).





Pay off debt (except the house) using the Debt Strategy.



Baby Footstep 7

Build Wealth & Give

Baby Footstep 3

Put 3-6 months of expenses in savings.



Baby Footstep 4

Invest 15% of your income into Roth IRAs and pre-tax retirement plans.



Baby Footstep 5

Save for your education



Pay off the house early.







HOW TO SAVE \$1,000 IN (LESS THAN) YEAR!

January (Weeks 1-5) \$2 / per week

Week 1	\$2
Week 2	\$4
Week 3	\$6
Week 4	\$8
Week 5	\$10

February (Weeks 6-9) \$5 / per week

Week 6	\$15
Week 7	\$20
Week 8	\$25
Week 9	\$30

March (Weeks 10-13) **\$ 1 0** / per week

Week 10	\$40
Week 11	\$50
Week 12	\$60
Week 13	\$70

April (Weeks 14-18) **\$ 1 5** / per week

Week 14	\$85
Week 15	\$100
Week 16	\$115
Week 17	\$130
Week 19	\$165
Week 20	\$185
Week 21	\$205
Week 22	\$225



June (Weeks 23-26) **\$25** / per week

Week 23	\$250
Week 24	\$275
Week 25	\$300
Week 26	\$325

July (Weeks 27-31) \$30/ per week

Week 27	\$355
Week 28	\$385
Week 29	\$415
Week 30	\$445
Week 31	\$475

August (Weeks 32-35) \$35 / per week

Week 32	\$510
Week 33	\$545
Week 34	\$580
Week 35	\$615

September (Weeks 36-39) \$40/ per week

Week 36 Week 37	\$655 \$695
Week 39	\$775

October (Weeks 40-44) \$45 / per week

Week 40	\$820
Week 41	\$865
Week 42	\$910
Week 43	\$955
Week 44!!!!	\$1,000



I COMMIT

to saving \$1,000 for my Emergency Fund.

MY FINANCIAL PLEDGE



I COMMIT

to reviewing my budget each week to make sure I stay on track.



I COMMIT

to each time I get paid I will tell every Dollar where to go.



I COMMIT

NOT to get mad or beat myself up when I get off track.



I COMMIT

to giving myself time to adjust to the change.



I WILL

ask for help when I need it.



I COMMIT

to sharing money management principles so it will help my family, friends, and associates be FINANCIAL HEALTHY and DEBT FREE!



I COMMIT

to regularly investing my time, resources and energy into my personal and professional development.



I COMMIT

to practicing sound money management habits that support what I say I want for my future.

Signature:	Date:

Quick-Start Budget

Your first budget! It's also the simplest, so you can relax now.

It's time to get your feet wet with budgeting.

This form is only one page, but it will show you how much money you need every month to cover necessities. While your mortgage or rent is listed here, we won"t get into the details of your credit card bills, student loans, car payments and any other debt yet. The Quick-Start Budget is just your starting point.

Step 1

Write down what you're spending for the month in each of the categories listed (A). If you don't know exactly, just make your best guess. We're keeping it simple for now.



Step 2

Write the total for each category in the Total box (**B**) and move on to the next category. See? Easy!



Step 3

Add up all eight of your total boxes and enter that number at the bottom in the Category Totals box (**C**). This shows you how much you're spending in a month for your basic necessities, not including any kind of debt. We'll get to all that later.



Quick-Start Budget

Taking control of your money starts here!

	Add up budgeted column
♥ CHARITY	▲ Budgeted
	TOTAL
SAVING	Budgeted
Emergency Fund Other	
	TOTAL
HOUSING	Budgeted
First Mortgage/Rent Second Mortgage Real Estate Taxes Repairs/Maint. Homeowner/Renter I	ns.
	TOTAL
¢, UTILITIES	Budgeted
Electricity Gas Water Trash Phone/Mobile Internet Cable	
	TOTAL

_ The	ese icons represent good options for cash	env	/elopes	
Ú	FOOD		Budgeted	
M	Groceries			
	(TOTAL	
*	CLOTHING	F	Budgeted	
M	Adults			
Ø	Children			
	(TOTAL	
♣	TRANSPORTATION		Budgeted	
	Car Payment			
	Car Payment			
	Gas & Oil			
Ø	Repairs & Tires			
	Auto Insurance			
			TOTAL	
i	PERSONAL		Budgeted	
	Life Insurance			
	Health Insurance			
	Disability Insurance			
M	Child Care/Sitter			
M	Entertainment			
	Other			
	Other			
			TOTAL	

Add up totals from all categories

*CATEGORY TOTALS

Allocated Spending Plan

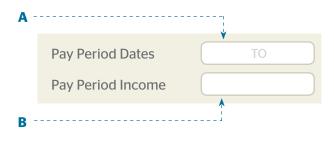
Don't let this one scare you. Managing your money week to week happens here!

Life pulls your money in all directions. Spend time here before spending your cash.

Allocation is a fancy word for fiwhen you spend your money.fl We"re going to build on your Monthly Cash Flow Plan here and get a little more in depth by breaking your income down by pay period. The four columns on this form represent the four weeks in a given month. If you"re married, combine your spouse"s income with yours.

Step 1a

Fill out the pay period in box **A**. This is simply how long you'll go between paychecks. If you get paid on the 1st and 15th, then your pay period for July, for example, would be 7/1 to 7/14.

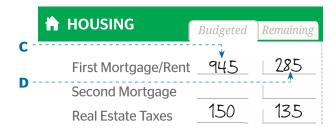


Step 1b

Write how much you will be paid in that pay period (**B**).

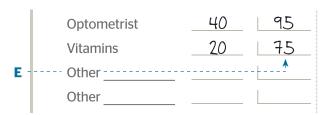
Step 2

Write down how much money you're budgeting in the Budgeted column (**C**). In the Remaining column (**D**), keep a running total of how much of your starting income you have left for that pay period.



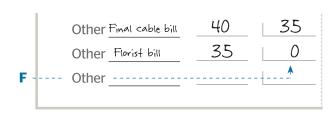
Step 3

Keep going down the list until the "Remaining" column (**E**) hits zero. When "Remaining" equals zero, you're done budgeting for that pay period.



Step 4

If you have money left over at the end of the column (**F**), go back and adjust an area, such as savings or giving, so that you spend every single dollar. Every dollar needs a home.



Allocated Spending Plan Don't let this one scare you. Managing your money week to week happens here!

Pay Period Dates	-	го		го	Т	0		ТО
Pay Period Income								
	Income — Tithes — Remaini	ng to budget	period				'	
♥ CHARITY	Budgeted	Remaining	Budgeted	Remaining	Budgeted	Remaining	Budgeted	Remaining
Tithes Charity & Offerings "Kemaining" minus	"Budgeted."	Back \$ forth.		L		L		L
SAVING	Budgeted	Remaining	Budgeted	Remaining	Budgeted	Remaining	Budgeted	Remaining
Emergency Fund Retirement Fund College Fund				L				
★ HOUSING	Budgeted	Remaining	Budgeted	Remaining	Budgeted	Remaining	Budgeted	Remaining
First Mortgage/Rent Second Mortgage Real Estate Taxes Repairs/Maint. Association Dues Other								
☆ 。UTILITIES	Budgeted	Remaining	Budgeted	Remaining	Budgeted	Remaining	Budgeted	Remaining
Electricity Gas Water Trash Phone/Mobile Internet Cable Other								

Pay Period Dates		0		го	Т	0	Т	0
		when " zero, you for thi	Remaining" en ore done budg s pay period.	quals geting				
♥ FOOD	Budgeted	Remaining	Budgeted	Remaining	Budgeted	Remaining	Budgeted	Remaining
		<u> </u>						
* CLOTHING	Budgeted	Remaining	Budgeted	Remaining	Budgeted	Remaining	Budgeted	Remaining
		L		L		L		L
TRANSPORTATION	Budgeted	Remaining	Budgeted	Remaining	Budgeted	Remaining	Budgeted	Remaining
Gas and Oil Repairs and Tires License and Taxes Car Replacement Other Other								
₩ MEDICAL/HEALTH	Budgeted	Remaining	Budgeted	Remaining	Budgeted	Remaining	Budgeted	Remaining
Medications Doctor Bills Dentist Optometrist Vitamins Other								
Other Other								

Other _____

Allocated Spending Plan

Don't let this one scare you. Managing your money week to week happens here

Pay Period Dates		TO		го	Т	0	Т	0
INSURANCE	Budgeted	Remaining	Budgeted	Remaining	Budgeted	Remaining	Budgeted	Remaining
Life Insurance Health Insurance Homeowner/Renter Auto Insurance Disability Insurance Identity Theft Long-Term Care								
A PERSONAL	Budgeted	Remaining	Budgeted	Remaining	Budgeted	Remaining	Budgeted	Remaining
 ✓ Child Care/Sitter ✓ Toiletries ✓ Cosmetics Education/Tuition Books/Supplies Child Support Alimony Subscriptions Org. Dues Gifts (inc. Christmas) ✓ Replace Furniture ✓ Pocket Money (His) ✓ Pocket Money (Hers Baby Supplies Pet Supplies Music/Technology Miscellaneous Other Other 								



BJD Financial Breakdown of Savings

You must tell your money WHERE to go!

"If you live like no one else, later you can live like no one else" Dave Ramsey

Start this once you get \$1,000 Emgercy Fund

Amount you ha each sinking	ave in fund	Your target balance for each sinking fund		
ITEMS	BALANCE	TARGET		
Emergency Fund (1) \$1,000	*			
Emergency Fund (2) 3-6 Months				
Retirement Fund				
College Fund				
Real Estate Taxes				
Homeowner's Insurance				
Repairs/Maintenance Fee				
Replace Furniture				
Car Insurance				
Car Replacement				
Health Insurance				
Doctor				
Dentist				
Optometrist				
Life Insurance				
School Tuition/Supplies				
Gifts (Including Christmas)				
Vacation				
Computer Repair				
Tires				
Baby				
Other				
	TOTAL			

Debt Snowball

Get the ball rolling and start attacking your debt!

You've got your emergency fund taken care of. Now it's time to dump the debt!

The Debt Snowball form will help you get some quick wins and develop some serious momentum! You"ll make minimum payments on all of your debts except for the smallest one. Then, attack that one with gazelle intensity! Throw every dollar at it that you can!

Step 1

List your debts in order from the smallest Total Payoff" balance to the largest. Don't be concerned with interest rates, unless two debts have a similar payoff balance. In that case, list the one with the higher interest rate first.

DEBTS	TOTAL PAYOFF			
Diagnostic	50			
Hospital Bill	460			
Home Depot	770			

Step 2

Attack that smallest debt by paying as much on it as you possibly can. Once you pay one debt off, take what you were paying on that one and add it to the minimum payment of the next debt. As the snowball rolls over, it picks up more snow. Get it?

MIN.PAYMENT	NEW PAYMENT
-10-	10-
38	1 48
45	= 93

Step 3

Every time you pay off a debt, cross the debt off. This will show you how close you're getting to becoming debt-free!



Debt Snowball

Get the ball rolling and start attacking your debt!

List your debts smallest to largest by balance

Once a debt is paid off, add the next minimum payment to your current amount. This becomes the new payment.

DEBTS	TOTAL PAYOFF	MIN. PAYMENT	NEW PAYMENT
A			+
			=