

Creating A Smart Plan

Now it's time to create a personalized spending plan that will help you commit to making sound money management decisions. The plan includes a review of income, debts, and monthly expenses.

Create a SMART plan, one that is Specific, Measurable, Achievable, Realistic, and Trackable.



I commit to making a spending plan each month. Yes No

Personal notes: _____

I commit to following my plan each month. Yes No

Personal notes: _____

I commit to reducing my debt by a specific amount each month. Yes No

Personal notes: _____
