
Day 2 Worksheet

Wooohooo! You are rockin' now.

Time to Dream a Bit

Let's spend a little time dreaming. You'll love this next step. In the lines below, list 1 - 3 things that you really want, whether they are tangible like a home, a car or a certain amount of money saved in your retirement account. Dream big! Think about things you'd love to have in the next 2-3 years.

1.

2.

3.

Time to Reflect a Bit

Let's now spend a little time reflecting on what is preventing you from achieving your dreams. It's simple (we used to and still do it sometimes) to make excuses that allow us to let ourselves off the hook when it comes to getting what we want. Cast the excuses aside. Think seriously and list 1 - 3 spending habits that are preventing you from getting what you wanted. For example, for us it was dining out regularly even if we were just spending \$30 - 40 or needing to get a new outfit every time we went out so we could impress people.

1.

2.

3.

Time to Plan a Bit

Let's put this all together. Below list 1 - 2 things that you spend on weekly that, although nice to have, aren't necessary. If you cut or eliminated these, it would save you a minimum of \$10 per week to put towards paying off your debt. These are 1 or 2 things you'll to commit to cutting or eliminating from your spending starting this week. It may be as simple as going to the vending machine at work, stopping or reducing the number of coffee shop visits each week. Many of us succumb to lifestyle creep, especially when a treat turns into a habit. It's time to claw back some of that extra spending.

1.

2.

Final step

Post the Day 2 worksheet above somewhere you'll see it on a regular basis. Check in regularly with yourself for any progress. We add a calendar reminder to review ours at least weekly. The more you ponder the great things you want and the ways to get them, the more likely you'll take the action to make it happen.