

# **Spending Plan**

### Income:

Description	Estimated	Actual
	\$	\$
	\$	\$
	\$	\$
Total Income:	\$	\$

## Expenses:

Description	Estimated	Actual
Savings	\$	\$
Rent	\$	\$
Utilities	\$	\$
Groceries	\$	\$
Cell phones	\$	\$
Eating out	\$	\$
Entertainment	\$	\$
Clothing	\$	\$
Gas	\$	\$
Insurance	\$	\$
	\$	\$
	\$	\$
	\$	\$
Total Expenses	\$	\$

Total Income -	Total Expenses =	Remainder	



# S.M.A.R.T. Goals

# S = Specific

I'll go to the coffee shop only twice each week" is more specific then "I won't go to the coffee shop as much."

# M = Measurable

"I will call and speak to an advocate at my local Parent Center to get at least one list of organizations that might be able to help pay for assistive technology" is measurable; "I want to find out how other parents pay for assistive technology" is not.

# A = Achievable

"I will save \$5 a week" is more achievable than "I am going to save \$50 a week" if you don't have the money.

# R = Realistic

"I will shop around for a low-rate, low-fee credit card by the end of the month" is realistic only if you set aside the time to do actually do that.

### T = Time Bound

"I will start contacting funding sources for assistive technology by the end of next week" is a more specific time frame than "I will start looking for funding sources after the holidays."

S. M. A. R. T. Goals		