



SHEknows...or does SHE?

For the next 30 days track every penny you spend; yes, that means when you buy that latte for \$3.46 it must go into the book. Keep a SHE-sized notebook and every time you spend money (cash, ATM, VISA or pay a bill) write this amount into your book. Remember, if you don't enter it when you spend it, you will forget...so keep your book with you and remember this is only for 30 days and you will feel empowered by the end of the exercise. If you have a partner, it is important for both of you to try this together. One suggestion, if they find this exercise too much of a bother, is to suggest they use their ATM card for their purchases allowing you to track their purchases for them.

The purpose of doing this exercise first, is that it will give you a clear picture of where your money is going and how you spend your money. Secondly, we now will be able to move to the next exercise which will allow you to tally up these expenses, putting them into the categories of your spending and savings plan worksheet. Our money goes but where, well this exercise will give you the answers, remember you might not like what they tell you.

Next, download SHEfact finder to continue to gather the required information for your appointment with your advisor. This fact finder allows the advisor to obtain all information needed to complete a proper needs analysis of your financial situation.

Remember this is your first step in gaining control and knowledge of how you spend your money.

Keep in mind: Knowledge is Power!