



HAPPILY *Whenever* AFTER

Money Matters Worksheet

GOALS:

What would you like to achieve in your finances in the long term?

Why are these goals important to you? What will they enable you to do?

BUDGET:

Create a budget to identify your money habits or review your existing budget. You can use the template below to help you identify where you are in your financials, set a goal for where you want to be, and start thinking of what you want to do to bridge the shortfall.

ITEM	CURRENT	TARGETED
Projected incomes (2022)		
Salary (employee/business owner)		
Other incomes (side business, honorarium, royalties, etc.)		
Income: Grand total		
Essential		
Contributions		
Tithe (10%)		
Tax		
Savings & emergency funds (10%)		
Investment		
Debt repayment		
Housing		
Rent/mortgage		
Living expenses		
Groceries		
Utilities		
Telephone & internet		
Healthcare		
Health insurance		
Prescriptions		
Multivitamins		
Transportation		
Bus/train tickets		
Car payment		
Fuel		
Insurance		
Maintenance		
Education & personal development		
Books/library membership		
Tuition fees		
Student loan		
Training/certification		

Self-care		
Hobbies & recreation		
Entertainment		
Wardrobe		
Giving		
Offering		
Family & friends		
Philanthropy		
Total		
Great to have		
Contributions		
Investments		
Retirement savings		
Personal development		
Memberships (professional associations, social networks)		
Coaching		
Self-care		
Vacations		
Bucket list items		
Gym memberships		
Lifestyle		
Home aesthetics		
Wardrobe upgrade		
Total		
Nice to have		
Gifts & event sponsorship (Family, friends, etc.)		
Trust funds		
Legacy funds (sponsorships, scholarships, charity foundations)		
Total		
Expenses: Grand total		
Income minus expenses		



Notice the two columns "Current" and "Targeted". How do these compare?

Does your budget reflect your values and God's priorities?

What changes would you like to make to your expenses?



INCOME:

Compare your goals and your budget. Is your current income enough to accomplish your goals?

You might look at developing new skills, changing jobs, or adding new streams of income to be able to meet the deficit between your current income and projected expenses. What do you have in your hands that you could use to earn an income?

Conduct a skills-gap analysis to see what additional skills you would like to learn or consider what transitions you may want to make to achieve your goals.

This worksheet accompanies a chapter from *Happily Whenever After* by Bookie Adekanye. Get your copy at oasisinternationalpublishing.com/book/happily-whenever-after/ or connect with the author at happilywheneverafter.com

In this hilarious, no-holds-barred take on how to thrive as a single lady, Bookie answers questions about managing sexual desire, being successful, our place in God's plan, and more. Shake free of the pressure and live into your purpose!

