Everyone has resources. These are things that help people obtain what they want. Resources can be non-human, like time, money, tangible materials, goods, or even land. It could also be human, like one's abilities, knowledge, or skills.

Knowing what your values are and setting reasonable goals will help you decide how to make the best use of your resources.

My short-term goal:
________________________________________
________________________________________
________________________________________

What kinds of resources do I have?
________________________________________
________________________________________
________________________________________

What do I use my resources for?
________________________________________
________________________________________
What monetary resources do I have to work with now? (Write amounts next to the appropriate category.)

- Wages $________________
- Social Security $______________
- Unemployment Insurance $______________
- Welfare/SNAP $______________
- Interest/Dividends $______________
- Child Support $______________
- Other $______________

Total Income $______________

The amount of monetary resources you have only partially affects whether you obtain your goal or not. How you use what you have is more important.
How do I use these resources every month? (Write amounts next to the appropriate category.)

<table>
<thead>
<tr>
<th>Category</th>
<th>$</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rent/Utilities</td>
<td>$__________</td>
</tr>
<tr>
<td>Food &amp; Supplies</td>
<td>$__________</td>
</tr>
<tr>
<td>School</td>
<td>$__________</td>
</tr>
<tr>
<td>Clothing &amp; Laundry</td>
<td>$__________</td>
</tr>
<tr>
<td>Health/Medical</td>
<td>$__________</td>
</tr>
<tr>
<td>Transportation</td>
<td>$__________</td>
</tr>
<tr>
<td>Gifts/Donations</td>
<td>$__________</td>
</tr>
<tr>
<td>Fun &amp; Entertainment</td>
<td>$__________</td>
</tr>
<tr>
<td>Savings</td>
<td>$__________</td>
</tr>
<tr>
<td>Miscellaneous</td>
<td>$__________</td>
</tr>
</tbody>
</table>

Total Expenses
Per Month
$__________

Many people want more than they can easily purchase. Realizing where your money currently goes can help you redistribute your funds to make a plan that will work for you. This budget can assist you by controlling expenses that might get in the way of reaching your goals.
On the envelopes below, write the amount of money you think you will need for this month.

Remember, a good recipe is adjusted and worked on until it’s just right for the cook!