



Creating Your Spending Strategy

What's the most significant thing about the Smart Cookies Spending Strategy? It's YOUR Spending Strategy! It is designed to allow you to customize the line items, so that your spending and savings reflect your Perfect Day.

Make sure your Spending Strategy includes the three *activities* and three *items* you mentioned in your Perfect Day and breaks each down into how much you'll set aside for them every month.

For Example:

If your Perfect Day includes going to yoga, entertaining friends and planning a weekend ski vacation, your Spending Plan will show them as specific line items:

	Jan Proj.	Jan Actual	Feb Proj.	Feb Actual
Health				
Yoga	100.00	0.00	100.00	0.00
Daily living				
Entertaining	200.00	0.00	200.00	0.00
Travel				
Whistler Weekend	400.00	0.00	400.00	0.00

Example #2:

Let's say your Perfect Day includes your dream home, a big fluffy dog and a cabin for your family. Those are your financial goals and to help make these dreams a reality, plug in how much money you will designate for them each month.

	Jan Proj.	Jan Actual	Feb Proj.	Feb Actual
Savings				
Dream home	500.00	0.00	500.00	0.00
Dog	50.00	0.00	50.00	0.00
Cabin	200.00	0.00	200.00	0.00

Sticking to Your Spending Plan

Sticking to your Spending Strategy is not about telling your friends or yourself, 'I can't afford [fill in the blank].' Rather, it is about making conscious choices about how you want to spend your hard-earned money. None of us want to be the one who adds up the bill at the end of a meal with friends, refusing to split the check evenly since her entrée was \$2 less than her friends'. And no one wants to be known as "cheap" or to miss out on invitations to dinner or to vacation with friends who assume you won't be interested because you're "on a budget." The fact is, you can still get vacation rentals with friends or splurge on an expensive dinner. It's your choice. You can adjust your Spending Strategy in whatever area you decide whenever you like or as your priorities change. It's all about helping you achieve your dreams!