

1 MONTH TO A SURPLUS BUDGET

All of these steps are covered in the COURSE at totalhomemakeover.com.

ESSENTIAL RESOURCES	BENEFITS
Fill-in-the-Blank Budget	Shows you exact percentages for a surplus budget.
The Surplus Budget Course	Clear, step-by-step instruction from debt to surplus!

DAY	ACTION PLAN	Circle shows number of related articles.	DAILY SURPLUS	HOURS REQUIRED
<input type="checkbox"/> 1	Print budget and set your realistic surplus goal for this month. 2			1
<input type="checkbox"/> 2	Write down your estimated income for this month. 1			1
<input type="checkbox"/> 3	Give back to charity for tithe and other needs; <u>automate</u> . 1			1
<input type="checkbox"/> 4	Save in a savings account (for emergency) ; <u>automate</u> . 1			1
<input type="checkbox"/> 5	Save in retirement fund (college fund if needed); <u>automate</u> . 1			2
<input type="checkbox"/> 6	Get housing to 25% or less of total income; <u>automate</u> . 1			3
<input type="checkbox"/> 7	Lower taxes & association fees if possible.			2
<input type="checkbox"/> 8	Save \$10 per week for house's maintenance & repair ; <u>envelope</u> .			1
<input type="checkbox"/> 9	Comparison shop for cheaper electricity service; <u>automate</u> .			1
<input type="checkbox"/> 10	Comparison shop for cheaper water/sewer/garbage service; <u>automate</u> .			2
<input type="checkbox"/> 11	Comparison shop for cheaper cable/internet & phone service; <u>automate</u> .			2
<input type="checkbox"/> 12	Set a lower grocery and dining out budget; <u>envelopes</u> . 1			1
<input type="checkbox"/> 13	Set a clothing and dry clean budget; <u>envelope</u> . 1			1
<input type="checkbox"/> 14	Start a car savings to eliminate future payment; <u>envelope</u> .			1
<input type="checkbox"/> 15	Get life insurance for less); <u>automate</u> .			1
<input type="checkbox"/> 16	Get affordable health insurance for less); <u>automate</u> . 1			1
<input type="checkbox"/> 17	Comparison shop for cheaper auto insurance ; <u>automate</u> .			1
<input type="checkbox"/> 18	Start saving for out-of-pocket health expenses ; <u>envelope</u> . 1			1
<input type="checkbox"/> 19	Complete a debt-snowball plan and begin this month. 1			1
<input type="checkbox"/> 20	Debt overwhelm? Consider a low-rate debt consolidation .			1
<input type="checkbox"/> 21	Comparison shop for lower rate credit card ; <u>cut-up cards & automate</u> .			1
<input type="checkbox"/> 22	Lower medical debt using comparison tool; <u>automate</u> . 1			1
<input type="checkbox"/> 23	Write or update your living will to protect your family.			1
<input type="checkbox"/> 24	Start a personal care envelope . 1			1
<input type="checkbox"/> 25	Start a book/homeschool/tuition envelope . 1			1
<input type="checkbox"/> 26	Start a gift envelope for holiday and birthday.			1
<input type="checkbox"/> 27	Start a vacation & recreation envelope .			1
<input type="checkbox"/> 28	Start a pocket money envelope .			1
<input type="checkbox"/> 29	Start a miscellaneous envelope .			1
<input type="checkbox"/> 30	Write down this month's total surplus!			

Congratulations! You completed a lot of amazing steps in a short time. Don't worry if it takes you longer, just go for the finish! Your budget is now (1) automated, (2) enveloped, and (3) surplus focused. Keep tracking your monthly surplus & check rates annually. Be sure to let me know how it went.

www.totalhomemakeover.com

