

# Chapter 1 Homework

- ☐ Use the budget template in figure 1.2 (page 11) to list your major expenses.
- ☐ Track your spending for one month.
- ☐ After tracking your spending for one month, try doing it for three months.
- ☐ Analyze your spending and determine whether there are expenses you can reduce or eliminate.
- ☐ Reframe your budget goals to make them SMART.

Notes:

[illegible]