



Turning Profit into a Habit – Toolkit Instructions

Do As Soon As Possible

1. Complete “Cost Analysis - Trash Trim Transfer” spreadsheet
2. Complete “Allocation Budget” spreadsheet
3. Establish a Fixed Deposit (1mth maturity, renew and add interest to principal)
 - Note that this may not be possible immediately as it requires a minimum initial deposit

Optional Assignment: “12 Mth Historical Allocation Analysis” spreadsheet

Reasons you may not want to complete:

1. You may not have the time or the data readily available to complete this exercise
2. Your financial history is behind you (and may not be filled with happy memories) and you just want to concentrate on the **HERE AND NOW AND YOUR FUTURE**

Reasons you may want to complete:

3. You want to see where you’re coming from to help build a realistic budget allocation

If in doubt do it later to see how this course is helping you EVOLVE YOUR FINANCIAL STORY