1. Does this budget reflect your financial goals? If so, how?

My budget reflects my financial goals by showing that I want to be saving money. It may look like this first month that I will be out of money, but I have planned and saved for tuition, so it will not be as bad as it seems. I guess in that way it does not reflect my budget. I do want to start saving more and preparing for larger expenses down the road.

1. What is your plan or strategy to keep track of the dollars you are spending?

My plan is to keep all of my receipts. Every month I will look at all my receipts and mark down what I spent and where I spent it. I am also going to get forty dollars in cash for spending money. I am going to try my best to get completely off the use of my debit card.

1. What actions are you taking to intentionally control your spending?

This is where the forty dollars comes into play. I will not use my debit card and spend my money more wisely in order to be able to save as much as possible. My debit card is to be used for my textbooks, tuition, and phone service and nothing else.

1. What actions are you taking to intentionally clear your debts?

As of right now, I do not have and debts. I have been working really hard to not be in debt and so far it is working.

1. What actions are you taking to intentionally save money and/or invest?

I am going to put $50 in my savings account every month. As soon as I get a pay check, $25 is going directly into savings. I am also going to talk to my boss about starting a 401K.