



## Week 4 - Where are you?

### **You can't know where you are going if you don't know where you are.**

1. Let's start with your income. List all current sources of income – job, tax refund, child support, gifts, etc.
2. List all of your bank accounts with balance in each.
3. List all your investment or retirement accounts with balances in each.
4. List all of your credit cards, balances, minimum payments and interest rate.
5. List all of your other debt (loans), with number of payments left, balance and interest rate.
6. List all of your other obligations:
  - a. Rent
  - b. Food
  - c. Child Support
  - d. IRS Payments
  - e. Insurance
  - f. Gas
  - g. Utilities
  - h. Kids expenses (school, books, sports, etc)
  - i. Medical costs
  - j. Etc

Put this information in a spreadsheet or your journal. Do not get discouraged at the amount of debt or outflow you have. This is the base of the plan to get you out of debt and on the path to build wealth!

Your Spending Journal:

- Date
- Amount
- What you purchased or paid
- What you were feeling when you spent the money.

Read the Introduction and Chapters 1 and 2 of Think and Grow Rich.

This is a lot of homework – but you can do it!

Live Rich!

*Cindy*