

# Financial Need

Explore what is important for you to work towards financial freedom. Financial freedom is having enough savings and cash on hand to afford the kind of life you deserve for yourself and you family. Reflect on what financial freedom looks like to you and continue the activity on the next page.

## BANK

How would attaining financial freedom be impactful on your life?

Why is it so hard  
to stick to a  
budget?

### Answer Y/N

Have a budget?

☐ Yes ☐ No

Taught how to  
manage money?

☐ Yes ☐ No

Burn through  
money quickly?

☐ Yes ☐ No

Have bank  
account?

☐ Yes ☐ No

### Answer Y/N

Usually pay for  
things with cash?

☐ Yes ☐ No

Do you balance  
your checkbook?

☐ Yes ☐ No

Do you have  
credit cards?

☐ Yes ☐ No

Do you trust the  
banks?

☐ Yes ☐ No

Write down  
monthly reoccurring  
expenses

Rent: \_\_\_\_\_

Utilities: \_\_\_\_\_

Cell: \_\_\_\_\_

Insurance: \_\_\_\_\_

Food: \_\_\_\_\_

Transportation: \_\_\_\_\_

Loans: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

*Continue on separate  
paper if needed.*

### Scale 1-10 (1 low/ 10 High)

How stressed are  
you with your  
finances?

\_\_\_\_\_

How often are  
your finances  
dictating what  
you do?

\_\_\_\_\_

How stressed are  
you doing this  
activity?

\_\_\_\_\_

What are the top 3 things you spend the most money  
on each month that are not a reoccurring expense?

What is one thing you are willing to do today to  
start working towards financial freedom?



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What is one thing you are willing to do today to start working towards financial freedom you wrote on the previous page?

Understanding our strengths and barriers to reach a goal is important. Reflect and write down the strengths you have like organization, can do math, or anything else that contributes to what you identified. Also reflect and write down barriers that might prevent you from accomplishing this goal.

Strengths

Barriers

- ★ Place a star next to your greatest strengths to help you accomplish this goal.
- Circle the barriers you have control over to manage.

On the barriers not circled, where can you get assistance to manage them?

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What type of assistance do you need to start working towards this goal?

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*Share with your case manager and write SMART Goals together to assist you on this journey*