

Financial Stability and Security

Explore what is important for you to work toward financial stability and security. Financial stability and security is having enough savings and cash on hand to afford life's necessities and to create the balance and comfort you deserve for yourself and your family.

Reflect on what financial stability and security looks like to you, and continue the activity on the next page.



How would becoming financially stable and secure impact your life?

Why is it so hard to stick to a budget?

Circle yes or no:

Do you have a budget?	Yes	No
Have you been taught how to manage money?	Yes	No
Do you burn through money quickly?	Yes	No
Do you have a bank account?	Yes	No
Do you write down monthly recurring expenses?	Yes	No
Do you usually pay for things with cash?	Yes	No
Do you balance your checkbook/bank account?	Yes	No
Do you have credit cards?	Yes	No
Do you trust the banks?	Yes	No

Please fill out the following for each item per month:

Expense	Cost per month
Rent	\$
Utilities	\$
Cell phone	\$
Insurance	\$
Food	\$
Transportation	\$
Loans	\$
Pawn shops	\$
Cultural activities or responsibilities	\$

Continue on separate paper if needed.

Please rate the questions below on a scale of 1-10 (1 = low, 10 = high)

How stressed are you with your finances?	
How often are your finances impacting what you do?	
How stressed are you doing this activity?	

How do you handle coming up “short” or running out of money?

Please answer the following questions:

What is one thing you are willing to do today to start working toward financial stability and security?

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

Strengths	Barriers

Place a sun (☀️) 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?

Do you trade services or goods (handiwork, artwork, food items, etc.)?

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

Share with your case manager and write SMART goals together to assist you on this journey.

