

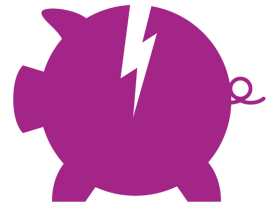
HOW TO MONEY



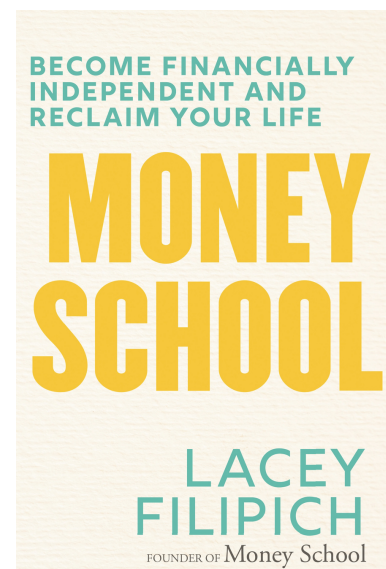
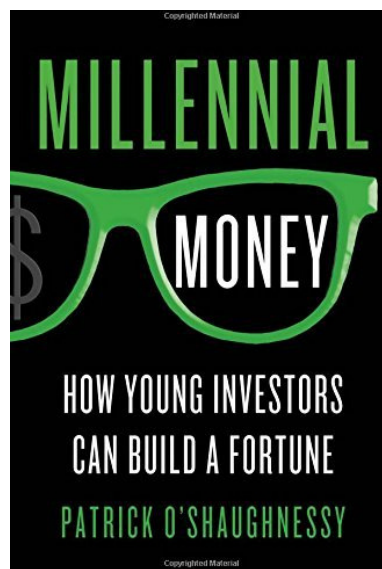
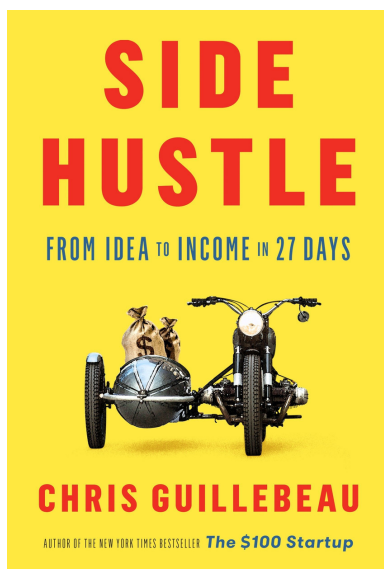
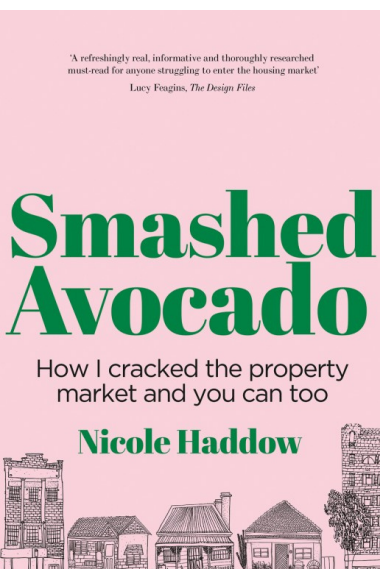
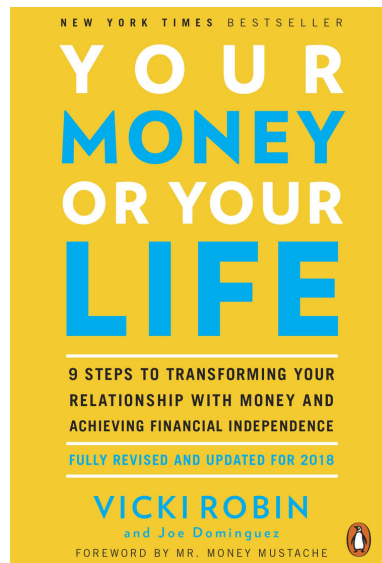
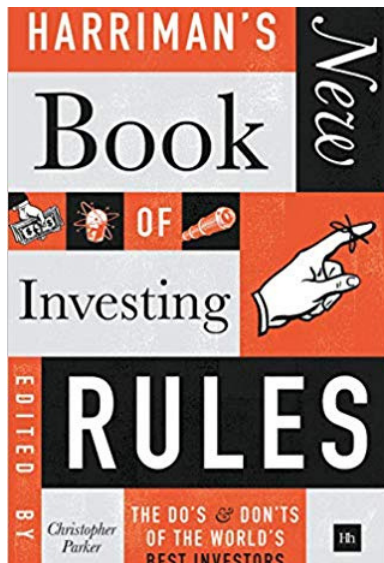
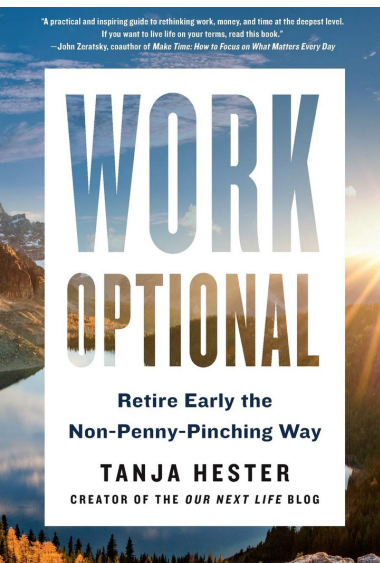
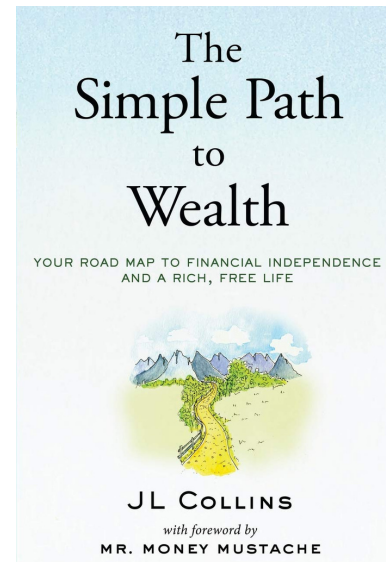
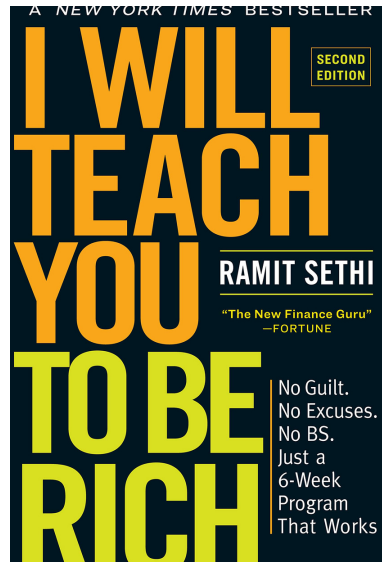
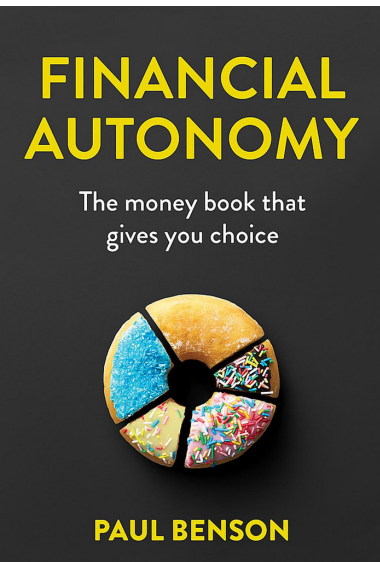
LOCKDOWN SURVIVAL KIT

[@HOWTOMONEYAUS](https://www.instagram.com/howtomoneyaus)

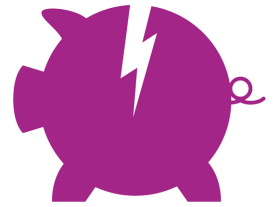
PERSONAL FINANCE & INVESTING BOOKS



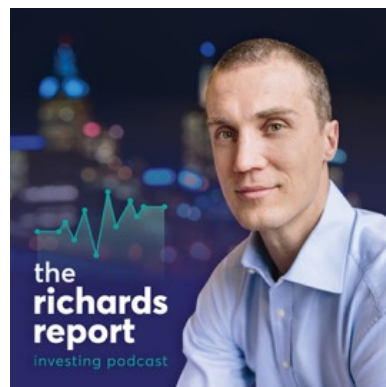
Check out this great collection of books recommended by How To Money, to level up your personal finance skills. Most books available on Book Depository and Amazon.



PERSONAL FINANCE & INVESTING PODCASTS



Check out this great collection of podcasts recommended by How To Money, to level up your personal finance skills. Most podcasts available on Apple Podcasts and Spotify.



IDENTIFYING YOUR MONEY DIALS

Based on the ideas of Ramit Sethi.

Everybody has things in life that they love to spend money on. In the effort to create more intentional spending habits, it's important to be aware of where your money is going, and work out ways to rechannel it into the areas that will bring you greater happiness. This means that you don't need to give everything up on your financial journey, rather refocus your spending in more meaningful ways.

WHAT ARE YOUR MONEY DIALS?



- | | |
|--|---|
| <input type="checkbox"/> Relationships | <input type="checkbox"/> Education |
| <input type="checkbox"/> Freedom | <input type="checkbox"/> Convenience |
| <input type="checkbox"/> Experiences | <input type="checkbox"/> Health/Fitness |
| <input type="checkbox"/> Generosity | <input type="checkbox"/> Social Status |
| <input type="checkbox"/> Other: | _____ |



WHAT IS YOUR FAVOURITE THING TO SPEND MONEY ON?

WHAT DO YOU LEAST ENJOY SPENDING MONEY ON?

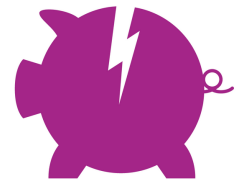
Have a look at your last 3 months of expenses (maybe from the months before lockdown) and write down the 10 categories that you spend the most money on. Circle the categories that don't align with your money dials.



Come up with some ideas to reduce spending in the categories circled above and reallocate those funds towards your identified money dials.



SAVE \$10K IN ONE YEAR CHALLENGE



If you save \$27.50 every day for a year, you'll be well on track to saving \$10k over the next 12 months. Create a separate bank account for this goal and set up an automatic transfer of \$27.50 into the account on a daily basis.

Print this page, stick it on the fridge and tick off each day as you progress towards your end goal!

YOUR DAILY ROUTINE

Having a routine is a really helpful way to build daily habits and make sure you make small progress towards your goals each day.



WHAT ARE YOU GRATEFUL FOR?

WHAT ARE YOU GOING TO DO TO CARE FOR YOURSELF TODAY?

HOW ARE YOU GOING TO IMPROVE YOURSELF TODAY?



- Listen to a podcast
- Read a book
- Take an online course
- Create something
- Other: _____



WHAT ARE YOUR GOALS FOR THE DAY?

DAILY EXERCISE (WHAT & WHEN)

WHO ARE YOU GOING TO TEXT/CALL TODAY?



OUTLINE YOUR DAY & ANY KEY TASKS

WEEKLY PLANNER



MONDAY

TUESDAY

WEDNESDAY

THURSDAY

FRIDAY

SATURDAY

SUNDAY

NEXT WEEK

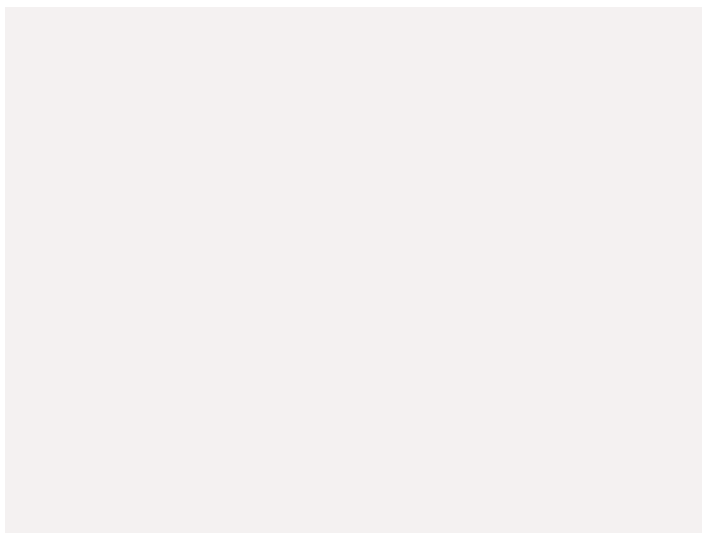
NEXT MONTH

ONE DAY I WANT TO..

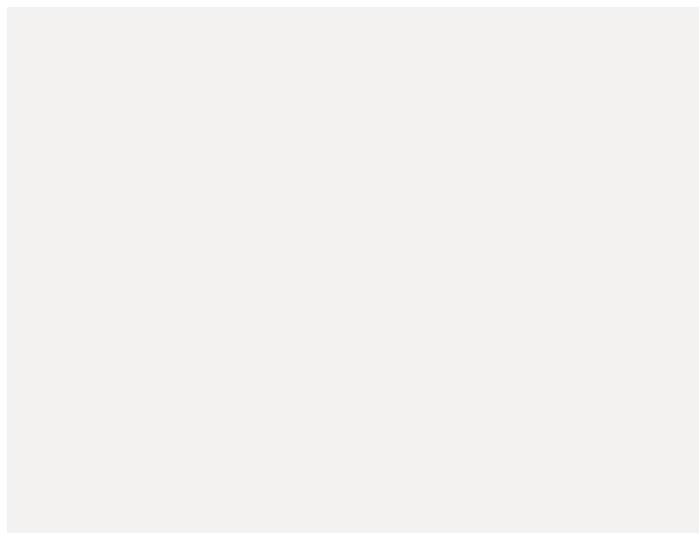
Something that has been helpful to me during 2020, is by thinking about all the things I want to do in the next few years. Lockdown has prompted many people to reflect on what exactly they want to do with their life going forwards.

Take some time to respond to the prompts below.

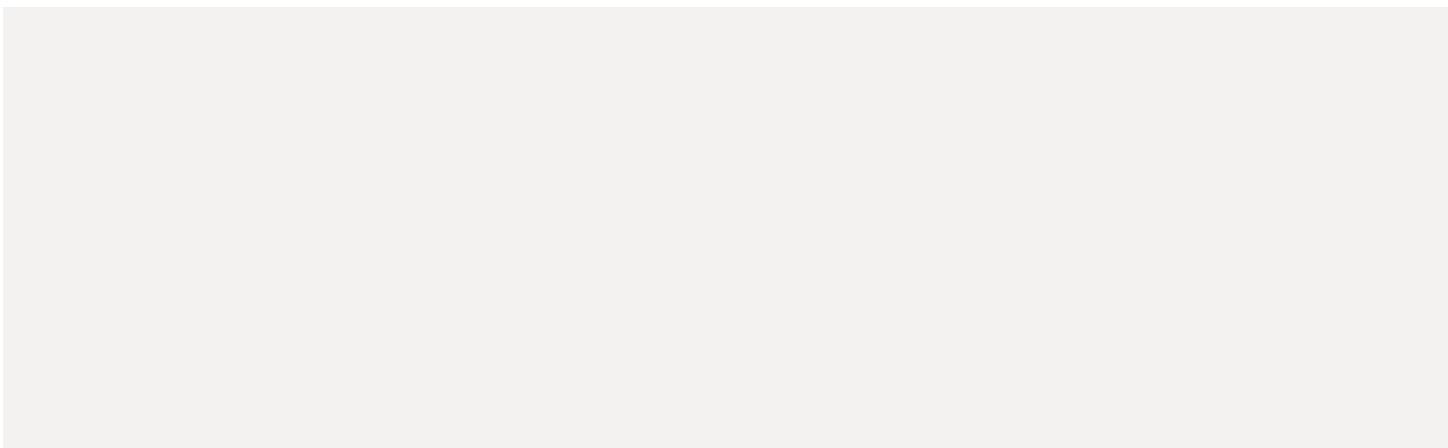
TRAVEL TO...



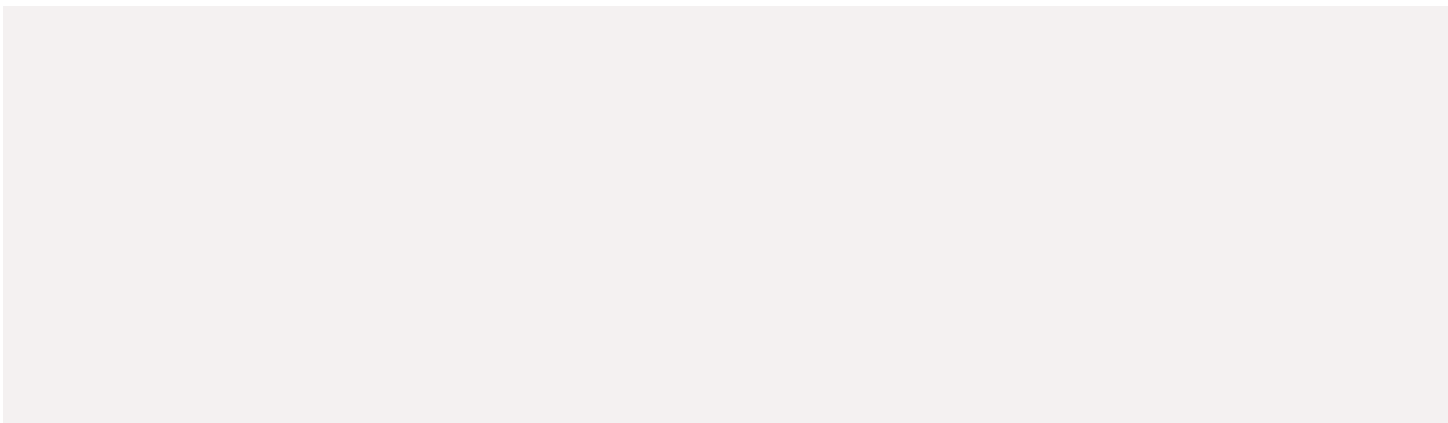
MEET...



LEARN...



ACHIEVE...



REFLECTING ON YOUR LIFE

Something that has been helpful to me during 2020, is reflecting on my life so far during and how it has changed during lockdown.

Take some time to consider the below questions and how your life has changed during 2020. What do you really want to do more of in the future and what do you want to avoid?



*** What is something I've done that I'm really proud of?**

*** When did I last feel pure joy and happiness?**

*** What is something that I regret?**

*** Who is someone I wish I was still in touch with?**

*** What do I miss the most from life before lockdown?**

*** What have I enjoyed during lockdown and want to retain in the future?**
