

- Class 1
  - Topics:
    - Step 1: Save \$1000 for your starter emergency fund
    - Budgeting

#### Agenda:

- Sign In (5 min)
  - Sign In on Roster & Drawing, Book/Handouts, Food
- Interactive Time (17 min)
  - Welcome
    - Father/Prayer
  - Our Story
  - Overview of the Curriculum for our Revealed Financial Wellness Class
  - Class Introductions
    - Share your name and why you decided to attend our class
  - Discussion (\*If time permits, otherwise reflection)
    - Think about a time when something financially unexpected happened. How would a starter emergency fund decrease stress in that circumstance?
    - What are some areas that you think might bust your budget? What can you do to keep those categories under control?
      - Using cash with a planned budget can help you stay ahead of areas you may overspend in. Which categories can you switch to cash to help you stick to your budget? Would an Envelope System be helpful for you?
- Video: (63 minutes)
- Closing (5 min)
  - Review Key Topics, Handouts, Homework, Resources

#### Homework:

- Define your Why? Understanding your motivation to attend this class on your journey to better financial wellness, will help you stay committed to your goals.
- Set Up a Time to Meet with your Spouse or Financial Wellness Accountability Partner & meet prior to next class. Schedule the follow-up meeting.
  - What strengths can you bring to your Meeting? Where do you think you might struggle and need help?
- Find a platform that works for you to Budget
  - Ideas: Apps, Excel, Paper, Envelope System, Etc
- Make a Monthly Budget. Bring to the next class.
  - Purpose for bringing to class: Accountability & If you need help we may be able to provide some ideas.
- Find a platform & track your money all month.
  - Purpose of tracking money you make and spend: Accountable, Awareness to avoid overspending, Make your budget work. Learn where your money goes.
    - Ideas: Ideas: Apps, Excel, Paper, Envelope System, Etc
    - Paycheck, Bank Statements, Receipts, Etc.

#### Notes:

### Suggested At Home Readings/Resources:

- The Total Money Makeover Workbook
  - **Walk Before You Run: Save \$1,000 Fast**
    - (Chapter 6- pg 109-144)
  - The Total Money Makeover Challenge
    - (Chapter 1-pg 1-14)
- How to Budget
  - <https://www.ramseysolutions.com/budgeting/how-to-budget>
- How to Track Your Monthly Expenses
  - <https://www.ramseysolutions.com/budgeting/how-to-track-expenses>
  - <https://i2.wp.com/101planners.com/wp-content/uploads/2020/03/Expenses-per-Category.jpeg>
- Ramsey Tools & Resources Free Tools
  - <https://www.ramseysolutions.com/tools?snid=free-tools>
    - Budgeting Forms
      - Monthly Cash Flow Plan
      - Allocated Spending Plan
      - Irregular Income Planning
      - Quick Start Budgeting
      - Recommended Percentages
- Notes on Expenses\*\*\* Remember: [Needs come before wants](#). Always.
  - Money Going Out
    - Needs: Ex. food, utilities, shelter, transportation
    - Other Essentials: Ex. Savings (like emergency fund), insurance, debt, childcare, etc
    - Upcoming Expenses: Ex. Celebrations (like birthdays & anniversaries) Holidays (like Christmas), Seasonal purchases (like back-to-school shopping), Semiannual expenses (like insurance premiums), Annual expenses (like some memberships)
    - Wants/Other: Ex. Giving, Fun Money, Personal Spending, Entertainment, Subscriptions, Travel, Restaurants

Notes:

