

1

The audio symbol represents a podcast link.



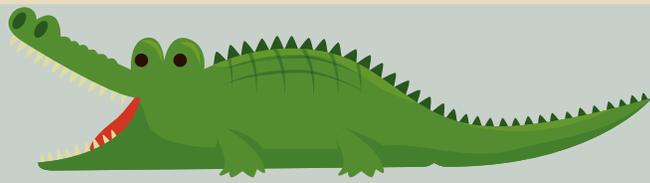
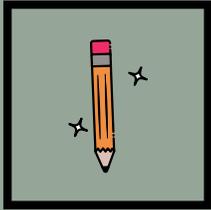
2

The pointer hand represents a clickable link.



3

The pencil represents writing activities that you can carry out.



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MONEY 101

PRE-CONTEMPLATION

TERMS



Money 101 is a tailored financial literacy program that will help you achieve your financial vision. Based on your pre-survey results, you are in the pre-contemplation stage meaning you have **not considered** taking action concerning your finances. Hopefully, we can help change that mindset!

The first step is recognizing that you have a need or want to gain control of your finances. Whether you feel confident in your finances or feel stuck in a financial rut, you are not alone. It can be a difficult journey to get your finances on track, but GatorCare has your back!

BUDGET: An estimation of revenue and expenses over a specified future period of time.

FINANCE: A term for matters regarding the management, creation, and study of money and investments.

INCOME: Money that a person or a business receives in return for working, providing a product or service, or investing capital.

INTEREST RATE: The amount a lender charges a borrower and is a percentage of the principal—the amount loaned.



MONEY 101

PRE-CONTEMPLATION



1

THE STATS:

People with financial stress are:

4x	MORE LIKELY TO HAVE ANXIETY OR PANIC ATTACKS
3.4x	MORE LIKELY TO SUFFER FROM DEPRESSION

2

THE IMPORTANCE:

For people who feel worried about money, it can be hard to imagine a life in which financial stress isn't a constant. The statistics speak for themselves: financial stress hurts us immensely. So, it's time to get in control with the help of **Money 101**.



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MONEY 101

CONTEMPLATION

Money 101 is a tailored financial literacy program that will help you achieve your financial vision. Based on your pre-survey results, you are in the contemplation stage meaning you have **considered** taking action concerning your finances, but are still uncertain.

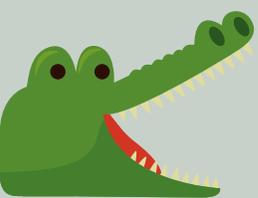
The first hurdle is knowing that, in the end, your motivation and decision matter the most. If you're coming from the pre-contemplation stage, you've had a chance to weigh the pros and cons and recognize that change is needed.



SPEAKING OF PSYCHOLOGY: THE STRESS OF MONEY

Symptoms of Financial Stress

- Insomnia
- Weight Fluctuation
- Depression
- Anxiety
- Relationship troubles
- Social withdrawal
- Physical ailments



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MONEY 101

CONTEMPLATION

Financial health can be a huge burden if not addressed properly. Whether your finances are in good shape or not, proper financial health is key to success.

Distributing spending in an effective way through budgeting, tracking your spending, and reducing binge-shopping are just a few ways that you can secure your financial wellness.

It's easy to write about this, but actually making the first step in the journey is tough. Speaking with your partner, a therapist, or seeking help from a financial advisor can go a long way.

READY FOR THE NEXT STEP?

RESOURCES



Partners in Finance

UF | IFAS

UNIVERSITY of FLORIDA

Financial Counseling

UFHealth

UNIVERSITY OF FLORIDA HEALTH

Financial Assistance



BENEFITS.gov
Your Path to Government Benefits

Financial Assistance



GatorCare
Your Partner in Health

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MONEY 101

PREPARATION

Money 101 is a tailored financial literacy program that will help you achieve your financial vision. Based on your pre-survey results, you are in the preparation stage, meaning you have taken significant action recently to modify your financial wellness.

Within the **next 30 days**, aim to change your behavior. This involves taking observable steps that utilize what you've learned from this program, including using the given materials.

Remember, while you are taking steps towards changing your desired behavior, that it is important to be **patient and kind with yourself**.



INSPIRING BETTER
HABITS: THE SCIENCE
BEHIND MAKING
COMMITMENTS

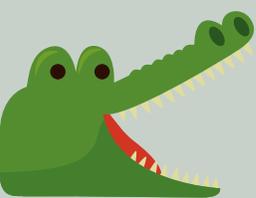
Materials



Money Talks - NPR



My Money Five



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MONEY 101

PREPARATION



TIPS FOR FAMILY BUDGETING

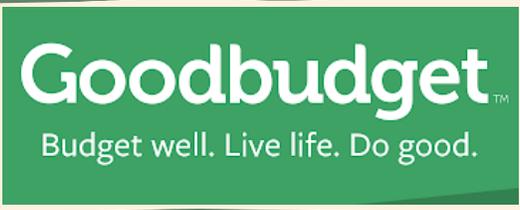
Financial Apps (iOS/Android)

 **HONEYDUE:**
budgeting with a partner

PERSONAL CAPITAL:
tracking wealth and spending



RESOURCES

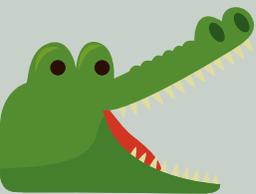


Budget well. Live life. Do good.



Planancial
STUDENT LOANS

READY FOR THE NEXT STEP?



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MONEY 101

ACTION



TRACKING YOUR SPENDING

The first step to gaining control of your financial wellness is to actually face it. **Tracking your spending** will prevent you from being surprised when you look at your balance, and will help you feel in control of your finances. You want to write down each time you swipe your card or cash leaves your hand. Don't forget to include those automatic payments, too!



WHAT TO WRITE

- Date
- How much you spent
- What you spent money on



Feb. 3

- \$4.75 - coffee
- \$1.75 - soda
- \$8.97 - lunch
- \$27.33 - groceries
- \$9.99 - Netflix

GOOGLE SHEETS

PLANNER INSERTS





MONEY 101

ACTION



CREATING A BUDGET: PART ONE

Many Americans use a budget when they have the time and funds. Using the spending information from the last step, it is time to categorize your spending. Doing this will make budgeting much easier and benefit you in the long-run by helping you identify problem areas (ex. spending too much on coffee). Next step: actually creating your personalized budget with all the new information about your expenses.



WHAT TO WRITE

- How much you spent
- Categorized expense
- Date

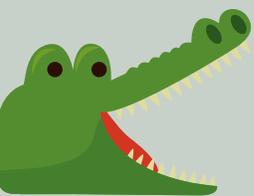


Mar. 3

- | | |
|----------------------------------|------------------------------|
| • \$52.35 - <u>Coffee/Drinks</u> | • \$70.75 - <u>Utilities</u> |
| • \$210.98 - <u>Groceries</u> | • \$47.33 - <u>Gas</u> |
| • \$21.48 - <u>Hobbies</u> | |

[GOOGLE SHEETS](#)

[PLANNER INSERTS](#)





MONEY 101

ACTION

CREATING A BUDGET: PART TWO

- 1 Write down your income for the month.
- 2 Write down your monthly expenses.
- 3 Write down your seasonal expenses



Subtract Income
from Expenses

$$\text{Income} - \text{Expenses} = \$?$$

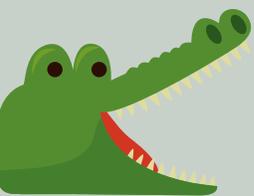


HOW TO SPEND LESS MONEY, STARTING WITH A BUDGET



When you subtract your expenses **from** your income, the total money should be **\$0 or greater**. If you have extra money leftover, give that extra money a job by putting it in emergency savings, paying off debt, furthering a hobby, etc.

Keep **seasonal expenses** in mind! This can be Christmas, Valentine's Day, or any other seasonal event that usually leads to more spending.





MONEY 101

ACTION

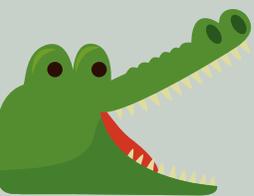
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
1	Budget														
2															
3	Income														
4	Salary														
5	Dividends														
6	Total														
7															
8	Expenses														
9	Mortgage or rent														
10	Car														
11	Phone														
12	Health Insurance														
13	Food														
14	Total														
15															

[Google Sheets Support](#)

[MS Excel User Guide - Beginner](#)

One of the simplest ways to create a budget is to use Microsoft Excel or Google Sheets. The image above is an example of a quick, easy budget template that you can follow to jumpstart your budgeting journey.

READY FOR THE NEXT STEP?



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MONEY 101

MAINTENANCE

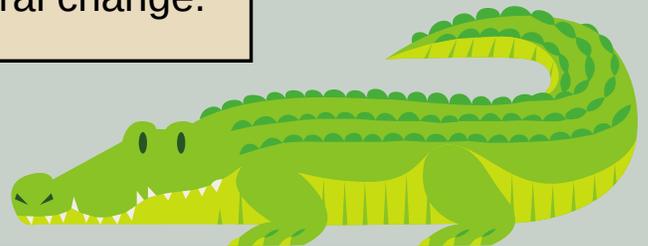


THE CHALLENGE

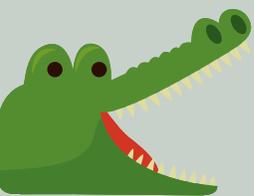
Adjusting your budget can be time-consuming and tedious; however, with a balanced budget breakdown, more money can be allocated in a way that is best for you and your financial wellness.

According to Bankrate, only 39% of Americans can cover an unexpected \$1,000 expense. In this climate, \$1,000 could be a simple ER visit or a car repair. It is important to adjust your budget accordingly to maximize your savings, while still being able to function as you would normally. Even if it means only putting aside \$1 at a time, maintenance is about sustaining behavioral change.

HOW TO DETERMINE BUDGET PERCENTAGES



March 2022	\$ Spent	% of mth. income	Goal met?
Food	\$300	15%	<input type="checkbox"/>
Savings	-\$100	N/A	<input type="checkbox"/>
Rent/Mortgage	\$1000	50%	<input checked="" type="checkbox"/>
Utilities	\$40	2%	<input type="checkbox"/>



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MONEY 101

MAINTENANCE

Get into the habit of thinking ahead when it comes to your expenses. The more prepared you are for them, the easier budget maintenance will be.

If you find yourself still struggling, there are resources to lend you a helping hand.



1

IT STARTS WITH YOU

Money 101 has hopefully given you the tools to continue on with your positive financial practices. If you have made it this far from the earlier stages, feel proud and accomplished. GatorCare asks that you fill out the post-survey [here](#) for program evaluation.

