

CELEBRATING

Financial Freedom

ENVELOPE SYSTEM DIRECTIONS

1. First, enter each budget item you want to use cash envelopes for in the "item" column, along with the amount for each in the **Amount** column.
2. Next, enter the denominations you need for each item in the 100's, 50's, 20's, 10's, 5's, and 1's columns.
3. Add up all the items in the **Amount** column, and enter the **Total** at the bottom.
4. Next, add up the 100's, 50's, 20's, 10's, 5's, and 1's columns and enter the **Total** for each column at the bottom.
5. Make sure the **Total** of the 100's, 50's, 20's, 10's, 5's, and 1's columns equals the total of the **Amounts** column.
6. Write down the amount you need for each denomination, along with the grand total. Take it to the bank and make a withdrawal. The teller should give you the denominations you asked for on your note.
7. Distribute the cash to the proper envelopes in the proper amounts listed on your worksheet.
8. Spend money from the envelopes throughout the month. Make sure you pace yourself so you don't spend it too quickly.
9. Start over next month, and do it again every month- forever!

The goal of the envelope system is to never spend more than you make. When combined with a zero-based budget every month, you'll know exactly where your money goes every month without question.

This will allow you to start eliminating credit cards from your life and adopt a lifestyle that most people can't imagine. People might think you're a little weird when you stick to a spending plan and use cash envelopes.

But hey, that's a good thing! Most people are broke, even if they don't look or act like it. WEIRD IS GOOD!