

# Financial Wellbeing



## Reference Guide

Topic	Learn	Tools
<p><b>Pre-Work</b></p>	<p>Goals are more powerful when they are SMART: Specific, Measurable, Attainable, Realistic, and Timely.</p>	<p><b>Articles</b></p> <p><a href="#">Goals sheet</a></p> <p><a href="#">Seven Simple Savings Steps</a></p> <p><b>Webinar</b></p> <p><a href="#">Setting Goals that Stand the Test of Time</a></p>
<p><b>Budgeting Basics</b></p>	<p>A budget is your map to your financial goal.</p>	<p><b>Articles</b></p> <p><a href="#">How to Collect Data for Your Budget</a></p> <p><a href="#">Financial Goals: Staying Focused and Motivated</a></p> <p><b>Calculators</b></p> <p><a href="#">On-line calculator</a></p>
<p><b>Create a Budget</b></p>	<p>Suggested budgeting guidelines.</p>	<p><b>Articles</b></p> <p><a href="#">How to Create a Budget</a></p> <p><b>Calculators</b></p> <p><a href="#">Home Budget Analysis Calculator</a></p>
<p><b>Save, Spend, Shock-proof Your Budget</b></p>	<p>Unexpected expenses often challenge budgets. Treat saving like an important bill.</p>	<p><b>Articles</b></p> <p><a href="#">What Does Pay Yourself First Mean?</a></p> <p><a href="#">Keep Emergency Budget Separate From Savings</a></p> <p><b>Calculators</b></p> <p><a href="#">Savings Goals</a></p> <p><a href="#">Benefit of Spending Less</a></p> <p><a href="#">Lunch Savings</a></p> <p><a href="#">Emergency Savings Calculator</a></p>