

*Reach out to us at [bobbi@centsablechat.com](mailto:bobbi@centsablechat.com)*

# FIRST

# STEP

# SESSION

Many times, we long for change in our lives, but making those changes is hard, because we feel overwhelmed by how enormous the problem seems.

*The hardest part is getting started, so let's tackle that first!*

**T**he reason many budgets fail is because they are unrealistic. Like a diet, we want to believe we're going to cut out all the bad stuff on day one and stick to a food and exercise regiment that will bring us the best and fastest results, but many of us just can't change overnight. Sometimes, we need to start with small steps, customized to our current lifestyles.

If we can break budgeting down into small, easy to manage steps, it can help relieve the anxiety and turn the seemingly impossible into very possible!

Instead of looking at how many steps we have to climb to get to the top, we can focus on climbing the first stair!

This 2-hour session is designed to get you started with a realistic budget you can stick with, plus strategies for crushing your financial stressors and achieving your goals – all laid out in small, manageable steps.

# CentsAble Chat

## *BUDGETING MADE EASY. REALLY, EASY!*

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**Based on the financial information provided by you ahead of time, you'll walk away from this session with:**

- ✦ A clear picture of how much money is coming in and going out each month, and where it is going.
- ✦ A customized spending plan, based on your current lifestyle, which will help you budget future income to cover all financial obligations.

**Based on our discussion during this session, you'll also walk away with:**

- ✦ A current budget, based on the amount of money currently in your account, and your short-term financial obligations
- ✦ Written & prioritized financial goals
- ✦ Concrete steps for reaching your #1 financial goal
- ✦ An understanding of the difference between a budget and a customized spending plan, and how they work together to help you achieve your financial goals
- ✦ An understanding of your current budget, and how to make changes for future budgets
- ✦ A current customized spending plan, an understanding of its purpose, and how to make changes for future spending plans
- ✦ Knowledge to plan & budget for quarterly, annual and unforeseen expenses
- ✦ Resources you can use for questions and assistance in accomplishing your goals



**Take the first step and call (562) 265-8182 to schedule your session!**

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