

Reach out to us at bobbi@centsablechat.com



Second Step Program

This program is designed for those who have already created their current financial picture, a beginning spending plan and budget.

If you haven't done this yet, consider the "First Step" program, before signing up for this one.

Here's what the one-month program looks like, including one-on-one coaching sessions each week:

Each non-paycheck week we will:

Ensure all expenses have been tracked & balance against account

Move any money left from expenses to top priority (maybe, or let it ride for next budget period – we'll discuss pros and cons of each)

Make any necessary changes to budget, based on things forgotten, the unexpected, or whatever feels like it's not working

Review goals to see if we're still on track

Update goal priority list as needed

Discuss budgeting for gifts/special occasions, if possible

Create spending plan for next paycheck

CentsAble Chat

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REALLY, EASY!*

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Each paycheck week, we will:

Ensure all expenses have been tracked & balance against account

Move any money left from expenses to top priority (maybe, or let it ride for next budget period – we'll discuss pros and cons of each)

Pay all bills due between now and next paycheck

Move any money left from bills to top priority (or let it ride for next budget period – we'll discuss pros and cons of each)

Budget paycheck

Make any necessary changes to budget, based on things forgotten, the unexpected, or whatever feels like it's not working

Review goals to see if we're still on track

Update goal priority list as needed

To schedule your first session, call (562) 265-8182