



Valley Individual Development Accounts  
**Savings and Budget Work Plan**

First/Last Name: \_\_\_\_\_

Date: \_\_\_\_\_

**Budget Goal: INCOME**

I would like to increase my income \$ \_\_\_\_\_ to \$ \_\_\_\_\_

I will achieve this by doing the following and completing it by this date (*Please list*):

- 1) \_\_\_\_\_ Date: \_\_\_\_\_
- 2) \_\_\_\_\_ Date: \_\_\_\_\_
- 3) \_\_\_\_\_ Date: \_\_\_\_\_
- 4) \_\_\_\_\_ Date: \_\_\_\_\_

**Budget Goal: SPENDING**

I would like to reduce spending in the following areas:

Area: \_\_\_\_\_

Reduce by (dollars or %): \_\_\_\_\_

Ways to reduce: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Area: \_\_\_\_\_

Reduce by (dollars or %): \_\_\_\_\_

Ways to reduce: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Budget Goal: DEBT**

Currently my debt level is \_\_\_\_\_ % of my gross income.

My goal is to have my debt level be \_\_\_\_\_ % of my gross income.



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**Debt Reduction Plan**

List debts by priority to pay off, based on interest rate, etc.

Debt	Total Owed	Monthly Payments	Months till Paid Off

Steps to reduce debt:

- 1) \_\_\_\_\_
- 2) \_\_\_\_\_
- 3) \_\_\_\_\_

**Budget Goal: CREDIT REPAIR**

I need to address the following credit issues:

Credit Issue: \_\_\_\_\_

Steps to correct it: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Credit Issue: \_\_\_\_\_

Steps to correct it: \_\_\_\_\_

\_\_\_\_\_

**Budget Goal: OTHER SAVINGS GOALS**

Savings Goal	Goal Amount	Monthly Deposits Toward the Goal