January 17,2022

1- year personal goal

One of my personal goals to achieve in one year is to set boundaries and say no when appropriate.

Strategy#1 Stop rushing to help others

* Volunteer less in helping people
* No more sifting what i have going on to help others offer alternative recommend other people who i know who can help complete a task
* Let others know what i will and will not tolerate be more vocal

Strategy#2 Prioritize

* Become more clear on my priorties with others which are my son, work and school.
* Remind myself daily that my priorities and personal life do matter and they come first 2nd to one elses
* Help only at my convenience, it would have to fit my schedule

Strategy#3 Mental Health

* Say positive affirmation everyday for five minutes in the mirror while getting ready for work
* Take one day out of the month to set a ME day. Go to the spa, ride around town and listen to old R&B music.
* Go to lunch by myself or a friend once every two weeks

Build an Emergency Fund

Strategy#1 Chart Monthly Expenses

* mortgage ($941.82), car payment ($256.00), groceries ($400.00), after school care($200.00), utilities ($318.00), gas($200.00), insurance($300.00), clothing($150.00), out dining(150.00), and traveling($600.00).
* Check account statement every month
* Grouping expsense like

Strategy#2 Cutting back

* Dining out less make that into like a Twice a month thing
* Wearing the clothes that i have at home instead of buying new ones
* Do smaller trips instead of a whole week trip cut it down by two days

Strategy#3 Make realistic goals

* Save $150 a month which would give me $1,800 at the end of the year.
* Increase next year to saving an additional $50-100
* Set up a separate account just for emergencies that can't be touch unless you physically go into the bank