



The Balancing Act



"If it's to be...it's up to me!"

STEP 3

MONTHLY EXPENSES

What are my monthly expenses?

Write dollar amounts next to each category that applies to you.

Rent/Utilities	\$
★ Food	\$
Household Supplies	\$
School	\$
Clothing and Laundry	\$
Health/Medical	\$
Transportation	\$
Entertainment	\$
Savings	\$
Miscellaneous	\$
Total Expenses per Month	\$



Many people want more than what they can afford. Knowing where your money goes now can help you decide where it can be best used. This budget activity can help you to control expenses that might get in the way of reaching your goals.



ACTIVITY: Budget Box



STEP 1

WHO AM I?

- Take a minute to self-reflect on the different roles you play in your life.
- Use the mirrors to the side to write or draw what is most important to you in life. Who are you?
- We've provided "daughter/son" as an example.



I am a(n)

daughter/son



I am a(n)

_____.

VALUES

- Knowing what you value most in life can help you set goals and make the best use of your resources. Due to life's daily interactions with others, our values may change over time.
- Draw lines from the "Who Am I?" mirrors to the values they connect with. If desired, use the blank boxes to add more values.

Love

Friendship

Savings

Family Unity

Achievement

Time

"I WON!"

- Congratulations! Let's pretend that you just won \$1000 from a local contest. In the rectangles to the right, decide what you would do with this money. If there aren't enough rectangles, you may create more.
- Next, draw lines from your "I Won" boxes to your values above.
- Finally, answer the questions at the bottom of the page.

\$ 50

Item fireworks

☐ Need ☒ Want

\$ _____

Item _____

☐ Need ☐ Want



Were you able to save any money?

☐ Yes ☐ No

Did you spend most of your money on needs or wants?



I am a(n)

_____.



I am a(n)

_____.



I am a(n)

_____.

Beauty

Education

Security

Good Health

Obedience

Thriftiness

Obligations

Prestige

Traditions

\$ _____

Item _____

☐ Need ☐ Want

\$ _____

Item _____

☐ Need ☐ Want

\$ _____

Item _____

☐ Need ☐ Want

What does this activity tell you about yourself and your values? Keep these values in mind as you create a financial goal at the end of this lesson.

INCOME/RESOURCES

What income/resources do I have to work with now?

Write dollar amounts or values of goods/services next to each category that applies.



Take home pay	\$
Social Security	\$
Unemployment Benefits	\$
Financial Assistance	\$
Child Support	\$
Food Assistance	\$
Other: _____	\$
Total Income per Month	\$



The amount of income/resources you have only partially affects whether you reach your goal or not. How you use what you have is more important.



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Community Resources

WIC

The Special Supplemental Nutrition Program for **W**omen, **I**nfants and **C**hildren (WIC):

- Is a federally-funded program
- Provides Hawaii residents with healthy foods, nutrition education, breastfeeding tips and help finding other health and social services
- Is a program for pregnant and breastfeeding women, new mothers, and infants and children under age 5 who meet income rules and have a medical or nutritional risk



<http://health.hawaii.gov/wic/>
Oahu 808-586-8175
Neighbor Islands 1-888-820-6425

SNAP

The **S**upplemental **N**utrition **A**ssistance Program (SNAP):

- Used to be known as Food Stamps
- Offers benefits to eligible low-income individuals and families for food purchases
- Provides benefits each month on a plastic card called an **EBT** (Electronic **B**enefits **T**ransfer) card, which works like a debit card



<http://humanservices.hawaii.gov/bessd/snap/>
SNAP Toll Free Information 1-800-221-5689

SNAP-Ed provides education on nutrition and obesity prevention to people who are eligible for SNAP or other federal assistance programs.

Local Farmers Markets

- Sell fruits and vegetables, and often meat, cheese, and bakery products, directly to buyers
- Offer fresh, seasonal produce that is cheaper (on average) than grocery stores
- Can be found across the State of Hawaii
- May accept EBT benefits



People's Open Market

<http://www.honolulu.gov/parks/program/people-s-open-market-program.html>
 (808) 768-9299



Hawaii Farm Bureau
<https://hfbf.org/>
 (808) 848-2074

FARMLOVERS MARKETS

Farmlovers Markets
<http://www.farmloversmarkets.com/markets/>
 (808) 388-9696

Food Banks

- Are non-profit organizations that collect and give food to hunger-relief charities
- Usually do not give out food directly to people struggling with hunger



Hawaii Foodbank (Oahu and Kauai)
<http://www.hawaiifoodbank.org/>
 (808) 836-3600



The Food Basket (Island of Hawaii)
<http://https://www.hawaiiifoodbasket.org/>
 (808) 933-6030



Maui Food Bank
<http://https://mauifoodbank.org/>
 (808) 243-9500

Food Pantries

- Provide food directly to those in need
- Use mobile food pantries, which reach people in areas of high need

Goal Setting

- Allows you to choose where you want to go in life
- Gives you a long-term vision and short-term motivation
- Focuses your attention
- Helps you to organize your resources
- Helps you to measure success along the way



You may make a wonderful goal, but for whatever reason, it may be difficult to reach due to life circumstances, e.g., marriage, divorce, new child, new job, holidays, death in the family, illness. These barriers may prevent you from reaching your goal, but never give up! You may have to restart a goal once you have everything else settled. You may also have to revise your goal to make sure you can reach it with your current resources.

Write Your Financial

G  **AL**



Now, write out your financial goal. It should be something you know you can do within a few months to a year. Try to think back on your values as you write your goal.

For example: "**At the end of 3 months** (when), **I** (who) **will have saved \$75** (what) **by cooking traditional meals at home with my parents instead of eating out at restaurants** (how)."

Revisit your goals often to decide whether to continue on that path or seek other roadways!