

Getting Started: Budgets, Goals, & Online Presence Workbook

This Job Club Module was developed by



And



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(Authority: 20 U.S.C. §§ 1221e-3 and 3474)

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This workbook is designed to accompany the DARS Job Club sessions. There are references to videos and activities that can be done as part of the Job Club. The activities can be completed in whatever order makes the most sense for your purposes. Use this workbook as a space to begin to set a purpose for working, develop a budget, and practice email etiquette.

Objectives:

- Describe your reasons for working
- Create a personalized budget
- Draft a set of goals
- Learn about how to have an appropriate online presence

Part 1: Why work?

People work to:

- earn money for basic needs, such as food, shelter, and clothing
- support their families
- gain status
- have social interactions
- learn skills
- gain a sense of purpose and meaning in their life.



Reflection: Write a few reasons why you want to work

Part 2: Budgeting

What is in a **budget**?

- **Income or net pay:** any money you earn; include money from all sources (jobs, government benefits, etc.)
- **Fixed expenses:** generally the amount does not change each month, such as rent/mortgage, cell phone
- **Other expenses:** be sure to include all other bills or expenses, such as food, utilities, entertainment, clothing, etc.
- **Occasional expenses:** bills that occur only a few times a year, such as car or home insurance (you may not have these)
- Savings



Write down the types of income and expenses you have. Don't worry about the amount yet.

Income	Expenses

Sample Budget 1

This budget shows a “money in” category and a “money out” category. What are some things you notice in the money out category?

Zero-Based Monthly Budget Example	
Money In	
Take home wages	\$4,500
Total	\$4,500
Money Out	
Mortgage	\$1,875
Groceries	\$1,000
Bills	\$200
Gas	\$140
Insurance	\$85
Emergency Fund	\$200
New Car Fund	\$500
To Invest	\$500
Total	\$4,500

Source: <https://sonomawealthadvisors.com/blog/a-simple-budget-example>

Sample Budget 2

What are some things you notice about this budget?

Month Income and Receipts	
Net pay	\$1,820
Interest income on savings	\$ 10
Total Income and Receipts (A)	\$
Month Expenses and Savings	
<i>Fixed Expenses</i>	
Rent	\$605
Utilities (sewer, water, electricity, gas)	\$114
Internet	\$ 47
Cellphone	\$65
<i>Other Expenses</i>	
Transportation (gas, oil change)	\$125
Groceries	\$170
Personal care (haircut and tip)	\$ 45
Dining out/entertainment (8 lunches, 3 dinners)	\$165
Household items (plant, lightbulbs, cleaning supplies)	\$60
Clothing	\$135
Savings: car fund	\$200
<i>Occasional Expenses</i>	
Auto insurance (paid every six months)	\$134
Renters insurance (paid once a year)	\$10
Car registration (paid once a year)	\$75
Total Expenses and Savings (B)	\$

Source: <https://lincs.ed.gov/sites/default/files/TSTM-FinLitLssPln2MnyMng-508.pdf>

Budget worksheet

If you do not know the exact amount, use an estimate. This exercise is for you to begin to feel comfortable creating your own monthly budget. Once you sit down with all expenses, you may find that you need more space.



Income Source	Amount
Total Income	
Expenses	Amount
Total Expenses	
Total Income – Total Expenses =	

If you have money left over at the end of the month, consider putting it in a savings account. If you spend more money than you make, look at your expenses to see where you can cut costs.

Part 3: Goal Setting

What goal do you want to achieve?



Fill out the chart below to help you create a SMART goal.

Specific Describe your goal in detail so that it is clear. Consider details like what, when, where, how, and why.	
Measurable State how you will know whether you have met your goal. Consider a measurement such as completion of a task. Think about using action words.	
Achievable Justify why you think it's possible for you to achieve your goal given your current skill level and the resources available to you.	
Relevant Is your goal relevant to you and your skills?	
Time-bound State when you want to meet your goal. Make sure this is a realistic timeframe.	

Use the following to help you write out your SMART goal: I will (insert a goal using action words) by (insert a date you want to achieve your goals) to (give a reason why you want to achieve the goal) .

Part 4: Social Media & Email

Email & Social Media accounts should:

- **Help** not **hurt** your online image
- Contain appropriate photos, comments, usernames, etc.
- Be professional and something you would be comfortable with an employer seeing



Email Etiquette:

- Use a professional email address
- Write a clear, brief, meaningful subject line
- Use appropriate greetings (hello, good morning, etc.) and closings (thank you, best, etc.)
- Briefly introduce yourself, if needed
- Write clear, short, direct paragraphs
- Check spelling and grammar
- Avoid using all caps (it can imply SCREAMING) and abbreviations (use 'you' instead of 'u')
- Reread the email before sending
- Respond to emails within a reasonable time frame

Email practice

Scenario: You need to write an email to a coworker to set up a meeting time to go over a project you are both working on.



Remember to:

- Be clear and to the point
- Provide details
- Use correct grammar & spelling
- Include their name and yours

Subject:

Greeting:

Body:

Closing:

References and Resources

For print purposes, below are the hyperlinks for the content covered in this module.

- Making a Budget video from consumer.gov:
 - <https://vimeo.com/352069048>
- Financial Literacy Money Management lesson from lincs.ed.gov:
 - <https://lincs.ed.gov/sites/default/files/TSTM-FinLitLssPln2MnyMng-508.pdf>