

JeanChatzky's  
**MONEY SCHOOL**

Please use this worksheet to jot down notes and answers to questions throughout the class.

What made you sign up for Jumpstart Your Finances?

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**BUDGETING -- BACKWARDS**

Who are the “savers” in your life?

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What’s been holding you back thus far?

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**MONEY RULE #10: LIVE BELOW YOUR MEANS.**

# MONEY SCHOOL

Where do you think your money is going?

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Jean's budget pie chart is available in your packet of handouts. Where do you think you'll be able to cut back?

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**MONEY RULE #42: DON'T SHOP ANGRY**

**MONEY RULE #43: DON'T SHOP SAD**

**MONEY RULE #44: DON'T SHOP HUNGRY**

Budgeting: What have you learned? What will you commit to changing?

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## SAVING

What is your #1 savings goal?

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## **MONEY RULE #21: SAVE FOR SOMETHING**

## **MONEY RULE #11: IF YOU CAN'T SEE IT AND YOU CAN'T TOUCH IT, YOU WON'T SPEND IT**

Where could you put your money out of reach?

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## **MONEY RULE #15: EMERGENCIES HAPPEN**

Savings Steps:

- #1: \_\_\_\_\_
- #2: \_\_\_\_\_
- #3: \_\_\_\_\_
- #4: \_\_\_\_\_
- #5: \_\_\_\_\_

Savings: What have you learned? What will you do differently?

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# MONEY SCHOOL

## DEBT AND CREDIT

Best method to pay down debt?

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### **MONEY RULE #30: EVERY BIRTHDAY CHECK YOUR WEIGHT AND YOUR CREDIT SCORE**

Where can you go to check your credit score and credit report:

- Credit score: \_\_\_\_\_
- Credit report: \_\_\_\_\_

To get the best interest rates, your credit score should be \_\_\_\_\_ or above.

Four ways to improve your credit score:

- #1: \_\_\_\_\_
- #2: \_\_\_\_\_
- #3: \_\_\_\_\_
- #4: \_\_\_\_\_

Credit and Debt: What have you learned? What action steps are you going to take following the class?

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# MONEY SCHOOL

## RETIREMENT

Retirement savings hierarchy:

#1: \_\_\_\_\_

#2: \_\_\_\_\_

#3: \_\_\_\_\_

What's the guiding principle of retirement investing?

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Two ways to accomplish this principle?

#1: \_\_\_\_\_

#2: \_\_\_\_\_

### **MONEY RULE #61: DIVERSIFY**

Retirement: What are your takeaways?

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# MONEY SCHOOL

## PROTECTING YOUR FINANCIAL LIFE

**MONEY RULE #79: IF YOU CAN'T AFFORD TO REPLACE IT, INSURE IT. IF YOU CAN AFFORD TO REPLACE IT, DON'T.**

When do you need life insurance?

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Who needs disability insurance?

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What is Jean's long-term care rule of thumb?

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The four recommended legal documents are:

- #1: \_\_\_\_\_
- #2: \_\_\_\_\_
- #3: \_\_\_\_\_
- #4: \_\_\_\_\_







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**RESOURCES**

Jean's Debt Calculator

[www.jeanchatzky.com/tools/credit-card-avalanche-calculator](http://www.jeanchatzky.com/tools/credit-card-avalanche-calculator)

[CreditKarma.com](http://CreditKarma.com)

[AnnualCreditReport.com](http://AnnualCreditReport.com)

Jean's Retirement Nestegg Calculator

[www.jeanchatzky.com/tools/retirement-nestegg-calculator](http://www.jeanchatzky.com/tools/retirement-nestegg-calculator)

National Association of Health Underwriters

[www.nahu.org](http://www.nahu.org)

American Association for Long-Term Care Insurance

[www.aaltci.org](http://www.aaltci.org)