

YOU VS. THE CLOCK

STEP 1: HAVE-TO'S, WANT-TO'S, GOALS

We all have obligations as well as things want to do. All of these take time! List out all the things you **have** to do on a typical day within the following categories:

Family responsibilities: _____

School and homework: _____

Sleep (duh): _____

Eating and hygiene (some people skip it!): _____

Now list out all the things you want to do each day:

Activities: _____

Chill time: _____

Next, short-term goals: (like bake your friend a birthday cake or go through boxes in your closet) _____

Lastly, long-term goals: (like learn guitar or become a better basketball player)

STEP 2: TIME BUDGET

Look at all your have-to's and want-to's and assign how much time (round to nearest half-hour) each will take. From this, you'll work out a daily schedule and weekly schedule. Let's look at a sample time budget:

Wednesday:

Sleep	8 hours
Shower, dressing, ready for school	1/2 hour
Breakfast/time with God	1/2 hour
Bus to school	1/2 hour
School	7 hours
Bus home	1/2 hour
Soccer practice	2 hours
Household chores	1/2 hour
Homework	2 hours
Dinner	1/2 hour
Netflix	1 hour
Reading/prayer time	1 hour
Total time spent:	24 hours

That day's budget works out, because it all adds up to 24 hours. If the total came out to more than that, we would have to choose something to cut back on or drop from that day.

DAILY SCHEDULE

EACH BLOCK REPRESENTS ONE HALF HOUR

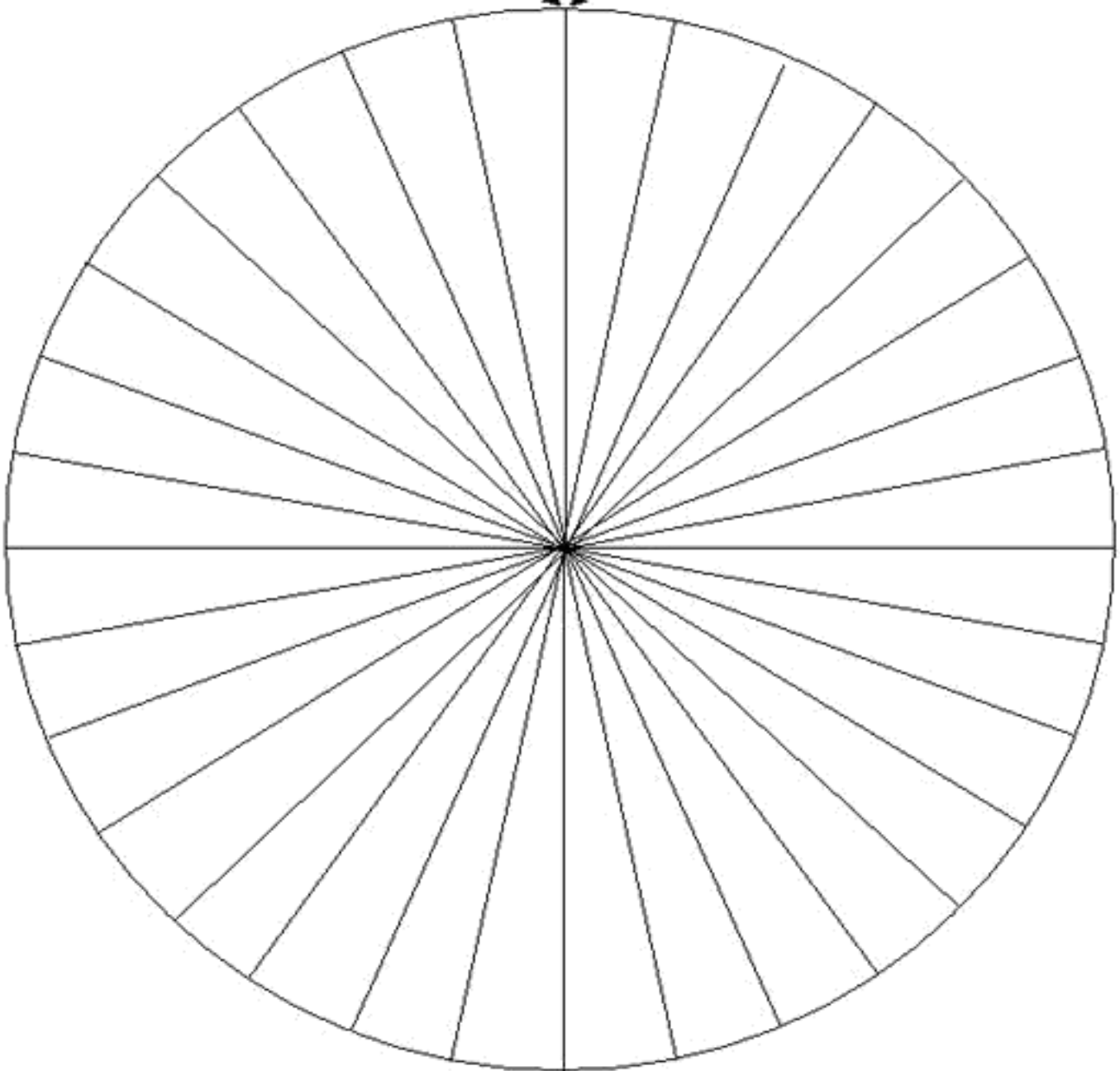
TIME ____	TIME ____	TIME ____	TIME ____	TIME ____	TIME ____	TIME ____	TIME ____	TIME ____
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TIME ____	TIME ____	TIME ____	TIME ____	TIME ____	TIME ____	TIME ____	TIME ____	TIME ____

DAILY SCHEDULE

EACH SLICE REPRESENTS ONE HALF HOUR

END DAY
(GO TO SLEEP)

START DAY
(WAKE UP)



WEEKLY PLANNER

MONTH _____

HOUR

M _____

T _____

W _____

TH _____

F _____

S _____

SU _____

Fill In The Holes:

No matter how perfectly you have your time budget balanced, there will always be unexpected changes and new responsibilities to fit in.

1. Looking at your week, what would you say your priorities are? Is this how you want it to look? Are your activities meaningful? Are you making choices for yourself or to make someone else happy?
2. How are you planning your schedule with Christ? Are you giving time to God? (Mass, youth group, prayer, serving the Body of Christ as well as a very needy world)

Seek first the kingdom (of God) and his righteousness, and all these things will be given you besides. Do not worry about tomorrow; tomorrow will take care of itself. Sufficient for a day is its own evil. *Matthew 6:33-34*

Draw close to God, and he will draw close to you." *James 4:8*

Look to the LORD and his strength; seek his face always" *1 Chronicles 16:11*

As they continued their journey Jesus entered a village where a woman whose name was Martha welcomed him. She had a sister named Mary [who] sat beside the Lord at his feet listening to him speak. Martha, burdened with much serving, came to him and said, "Lord, do you not care that my sister has left me by myself to do the serving? Tell her to help me." The Lord said to her in reply, "Martha, Martha, you are anxious and worried about many things. There is need of only one thing. Mary has chosen the better part and it will not be taken from her." *Luke 10:38-42*

Action Steps:

1. Do you have good boundaries? If you don't set them well, others will be more than happy to schedule your life and priorities for you. How can you design rules for living that help you live the life God has planned for you and set boundaries around it to protect it?
2. What are some ideas or ways you can incorporate some of the spiritual habits we've been discussing?

MONEY MAKEOVER PLAN

STEP 1: WHERE IS YOUR HEART?:

Write 10 things that you love in no certain order (friends, family, iPad, pizza, etc.).

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.
- 7.
- 8.
- 9.
- 10.

STEP 2:

List 3 items you saw recently that made you say "ooh, I want that!"

- 1.
- 2.
- 3.

The Big 5: Handy questions to ask when making those big purchases

1. Would you buy this product tomorrow if you were to wait overnight and had time to think about it?
2. Is this item a need or a want?
3. Do you understand the item?
4. Is there a better use for the money?
5. Have you asked anybody their opinion?

STEP 3: Teen Budget Sheet

“CONTROL YOUR MONEY BEFORE IT CONTROLS YOU!”

MONTH OF: _____

<u>Budgeted</u> <u>Item</u>	<u>Sub</u> <u>Total</u>	<u>TOTAL</u>	<u>Actually</u> <u>Spent</u>	<u>% of Take</u> <u>Home Pay</u>
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CHARITABLE GIFTS

_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

FOOD

_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

TRANSPORTATION

_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

PERSONAL

_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

PAGE 1 TOTAL _____

<i><u>Budgeted</u></i> <i><u>Item</u></i>	<i><u>Sub</u></i> <i><u>Total</u></i>	<i><u>TOTAL</u></i>	<i><u>Actually</u></i> <i><u>Spent</u></i>	<i><u>% of Take</u></i> <i><u>Home Pay</u></i>
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ENTERTAINMENT & RECREATION

_____	_____		_____	
_____	_____		_____	
_____	_____		_____	
_____	_____		_____	
_____	_____		_____	
_____	_____		_____	
_____	_____	_____	_____	_____

SAVING

<i>Emergency Fund</i>	_____		_____	
<i>Car Fund</i>	_____		_____	
<i>College Fund</i>	_____		_____	
<i>Savings Fund</i>	_____	_____	_____	_____

DEBT (the sooner you pay off debt the more you have to save & give)

<i>Credit Card?</i>	_____		_____	
<i>Car Payment??</i>	_____	_____	_____	_____

<i>PAGE 2 TOTAL</i>	_____			
<i>+PAGE 1 TOTAL</i>	_____			
<i>=GRAND TOTAL</i>	_____			
<i>-TOTAL INCOME</i>	_____			
<i>ZERO</i>	<i>ZERO</i>			

Net Wages:

Gross Wages:

Fill In The Holes:

Do you agree or disagree with the below points about money? Why or why not?

Where do you feel money controls you the most?

How do you think money affects your relationship with God?

BUDGETING

1. When you love money we are left powerless, while loving God leaves me empowered

No servant can serve two masters. He will either hate one and love the other, or be devoted to one and despise the other. You cannot serve God and mammon." *Luke 16:13*

2. Faith in money leaves me insecure, while faith in God secures me in heaven.

"Toil not to gain wealth, cease to be concerned about it; while your glance flits to it, it is gone! For assuredly it grows wings, like the eagle that flies toward heaven." *Proverbs 23:4-5*

3. Giving proves that I recognize God as the rightful owner

When you have eaten your fill, praise the Lord your God for the good land he has given you." *Deuteronomy 8:10*

GIVING

1. Giving proves that I put God first in my life.

"But seek first the kingdom of God and his righteousness, and all these things will be given you besides." *Matthew 6:33*

2. Giving proves I trust God to provide for me

"Honor the Lord with your wealth and with the best part of everything your land produces. Then he will fill your barns with grain, and your vats will overflow with the finest wine." *Proverbs 3:9-10*

3. When you give to God inspect your heart (give cheerfully), reject recognition (give in secret) and expect God's blessings (get beyond expectations).

"If you give, you will receive. Your gift will return to you in full measure, pressed down, shaken together to make room for more, and running over. Whatever measure you use in giving-large or small-it will be used to measure what is given back to you." *Luke 6:38*