



Budgeting

Worksheet B—Budget Your Time

Are there things you want or need to do but never seem to find time to do them? It might be something as simple as cleaning your closet or as important as keeping records of your income and spending as you follow your budget. The fact is, you have a limited amount of time just as you have a limited amount of income. To get the most satisfaction from your life, you need to budget your time just as you need to budget your spending.

Create a budget for your time for next week by following these steps.

- Construct a grid similar to the one below with seven vertical columns and as many rows as there are hours when you expect to be awake. Label the columns for the days of the week and the rows for the hours of the day.
- Fill in the columns for time commitments you know you have. Hours for school, homework, sports practice, work, or necessary household tasks are examples. The rest of your time is discretionary, or up to you to decide how to use.
- Make a list of tasks you want to complete during the week. Fit these into the empty time slots.
- Make a list of activities you enjoy but are not really necessary. Fit as many of these as possible into any remaining time slots.

Day/Hour	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
7:00 A.M.							
8:00 A.M.							
9:00 A.M.							
10:00 A.M.							
11:00 A.M.							
12:00 A.M.							
1:00 P.M.							
2:00 P.M.							
3:00 P.M.							
4:00 P.M.							
5:00 P.M.							
6:00 P.M.							
7:00 P.M.							
8:00 P.M.							
9:00 P.M.							
10:00 P.M.							
11:00 P.M.							