



Today's Session:

This session will take 50 minutes and is intended for adults with diverse abilities who want to learn budgeting basics. The lesson simulates the experience of budgeting and money management. Budgeting and money management topics such as the budgeting process, budgeting tips, income, expenses, and insurance are introduced. The initial hands-on activity is designed to provide the experience learners need to engage in the process of learning more about effective budgeting and money management strategies that are relevant to them.

Participant Materials:

- Laptop, projector, speakers, Internet access
- Slide deck Needs, Wants and Budgeting. If the slides can't be displayed on a screen, print enough copies for each participant. (Tip: To reduce paper usage, print in 'notes' view, double-sided.)
- Activity Packet, one per learner
- Writing tools
- Paperclips (or some sort of comparable manipulative that cannot be eaten), 20 per person.
- (Optional) Access to the following website:
 - myfloridacfo.com/mymoney/me/MakingAPlan/incomeandexpenses.html

Session Objectives:

- Learn about needs and wants in a budget.
- Consider trade-offs in a budget, including what's important and what's unexpected.
- Plan to spend a portion of your income on wants.
- Make a budget.

Prior to Learners Entering the Room:

- Familiarize yourself with all lesson and activity procedures.
- Prepare the correct number of activity packets to hand out.
- Prepare the correct number of writing tools.
- Prepare the manipulatives and have them ready on the learners' desks along with other materials.

Presentation Tips

Your Audience:

Keep in mind that your audience has a wide range of abilities and learning styles. Some learners may be fully capable in their cognitive abilities, others may struggle with conceptual information, vocabulary and numeracy, yet still understand. The key is to communicate clearly and consistently, paying close attention to cues that show how your message is being received.

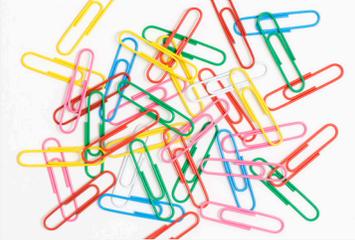
Two Key Teaching Strategies:

- Be short and direct: Make sure you're not speaking in long, complicated sentences or using unnecessarily difficult terms.
- Use your voice, your gestures, and visual aids to deliver the message.
 - When reading from the instructor guide or a slide for an extended period of time, you may lose your audience. Break away frequently to engage the learners, vary your tone of voice, use objects for your presentation—anything to prevent the presentation from being the same thing for many minutes on end.
 - Use repetition and reinforcement: It helps to repeat key concepts and to reward learners for responding to your questions.
 - Do not worry about a polished presentation or “keeping on schedule.” Your learners will appreciate humility and flexibility. Remember, you're a friend helping them learn!

Special attention in this lesson:

- Please have materials ready ahead of time. For your audience, you'll need to be constantly engaging. Have the Banking Terms Vocabulary Cards ready to go prior to learners entering the room.

Visual Schedule

	Order	Check when done
	<p>Welcome (5 minutes)</p>	
	<p>Budgeting Game Round 1 (15 minutes)</p>	
	<p>Budgeting Game Round 2 (10 minutes)</p>	
	<p>(Optional) Income and Expenses (5 minutes)</p>	
	<p>Your Own Budget (10 minutes)</p>	
	<p>Closure (5 minutes)</p>	

>>> Show the title slide as learners enter

1. Welcome



Say:

Welcome to today's session. I'm _____ and I work at TD Bank. My role is _____ and I'm happy to take some time today to talk about needs, wants, and budgeting. You can try to make your own budget as you leave here today!

As we go along, I encourage you to participate and feel free to ask questions along the way.

Let's look at what we'll learn in today's session.

>>> Show Slide 2



Say:

Today you'll see how needs and wants affect your budget. We'll take a look at trade-offs—when you get something and give something else up. We'll see how unexpected things can upset your budget and how to get ready for those. Today you will make a plan to spend a portion of your income on wants to improve your life and you will work in pairs to make a budget.

>>> Show Slide 3



Say:

Let's hear about Leslie and what budgeting did for her.

Leslie works in a grocery store with the help of a job coach.

Although her pay is pretty good, she doesn't have money for some of the things she wants.

While doing a budget, Leslie finds out she's spending too much on her phone plan.

By creating a better budget, she can now buy more things she wants.

2. The Budgeting Game (Round 1)



Activity (Page 1 of Activity Packet) – Allow 15 minutes for Round 1 of The Budgeting Game. As noted above, the Budgeting Game should already be laid out as learners enter.

Begin Round 1 by pairing learners. Treat them as roommates who must make joint decisions. Review how to play by reading aloud the step-by-step instructions. Use the instructions to guide learners through the experience of participating in the game.

>>> Show Slide 4



Say:

We are going to play a game!

I will now divide you into pairs. Each pair is now roommates and you will make decisions together on how to spend your income, which are paperclips for the purpose of this activity. Each pair should have a Budgeting Game handout and 20 paperclips. Each item has a set number of squares showing how many paperclips are needed to “pay” for that item. You will work together to decide how to spend your income by placing paperclips in the category squares, during which time you must spend all 20 of your paperclips. Each pair must select an item in each **NEED** box. You can then select items in **WANT** boxes with the remaining paperclips.

>>> Show Slide 5



Say:

Before you begin I have a few budgeting tips to share with you.

1. A **NEED** is necessary to stay alive.

>>> Show Slide 6 & 7

2. A **WANT** makes your life better. Budget **NEEDS** first.

Connecting tip: *Hold up your phone and ask whether a fancy phone is a need or a want. (Although some learners will consider communication a need, any particular fancy phone would be considered a want.)*

>>> Show Slide 8

3. **Make Saving Automatic!** — Save a portion of your paycheck by depositing money into an account for saving. This way you have some extra money if something unexpected happens in the future.

Connecting tip: *Make sure learners understand the game before telling them to start.*



Say:

Now let's get started. Play the game and show us how you and your roommate will live your lives!

>>> Show Slide 9



Ask:

Now that you have played, we have a few questions to ask.

1. What is a value?

Answer: Value is the importance, worth, or usefulness of something. Different people can have different values.

2. How do you think your values influenced your choices?

Answer: Answers will vary.

3. How did your group's choices compare to the choices of other groups?

Answer: Answers will vary.

Move on to the second round of The Budgeting Game.

3. The Budgeting Game (Round 2)



Activity (Page 2 of Activity Packet) – Allow 10 minutes for Round 2 of The Budgeting Game

>>> Show Slide 10



Say:

We are now going to play Round 2! Turn to Page 2. Unfortunately, you each had to take a pay cut. You will now need to work with your roommate to figure out what to do!

Connecting tip: Ask learners how they would feel if they had a pay cut. Encourage participation and accept a variety of answers.

Remain in pairs. Just like last round, each pair works together to decide how to spend their income by placing paperclips in the category squares. Each pair now only has **16 paperclips** to represent a cut in pay from work. Each pair must select an item in each **NEED** box. You can then select items in **WANT** boxes with the remaining paperclips.

>>> Show Slide 11



Say:

But before you begin I have a few more budgeting tips to share with you.

1. Remember: A **NEED** is necessary to stay alive.

>>> Show Slide 12

2. If cuts are necessary, cut back on **WANTS**.

>>> Show Slide 13

3. If you borrow money to buy something like a car or home, you must make payments every month. Never borrow more than you can pay back. If you lose your job or your pay is cut, it makes it harder to change your budget.



Say:

Now let's get started!

>>> Show Slide 14



Ask:

Now that you have played, I have a few questions.

1. What did you and your partner cut from the last round? How would it change your life?

Answer: Answers will vary, but remind learners that needs should be cut before wants.

2. Did you and your partner disagree about what to cut? How did you talk about it?

Answer: Answers will vary, but encourage learners to listen to one another when having a conversation rather than just waiting for their turn to talk.

3. How could a lot of money in a savings account have helped after your pay cut?

Answer: Learners should recognize that money in emergency savings could allow people to continue with their way of life when there are some unexpected events, such as a job loss.

Connecting tip: Reinforce all answers with positive feedback, shaping answers as necessary to move the discussion along.



Say:

There are different kinds of savings accounts to choose from. You should shop around to find the best options for you. One way to do this is to look for an account that does not charge fees.

If you qualify, consider opening an ABLÉ Account. These are another type of savings account for individuals with unique abilities and their families. Income earned by these accounts will not be taxed.

Your Take-Home packet contains information about how to find out more about ABLÉ Accounts.

4. (Optional) Income and Expenses



Activity (using the My Money Tutorial) – Allow 5 minutes for activity

>>> Show Slide 15 (which links to the videos)



Say:

I am going to show you a My Money budgeting tutorial. This tutorial will explain income and expenses.

Smartphone tip: Remind learners that they can use their phones to view videos such as these on their own.

5. Your Own Budget



Activity (using the Your Own Budget worksheet) – Allow 10 minutes for the Your Own Budget activity

Learners will work with a set budget of \$100. They must work their way through the budget lines, circling variable expenses for which they will pay; fixed costs are already chosen for them. If they cannot afford an expense they must circle "\$0." This exercise will reinforce the idea that they must make trade-offs when establishing a budget.

Tell learners to turn to Page 3 of their Activity Packet. There they will find the Your Own Budget activity. Tell learners they will establish their own budget. Read aloud the instructions and the scenario.

>>> Show Slide 16



Say:

If you live on your own you need to plan how you will spend your money; this is called a budget.

Imagine that you live on your own, if you do not already. You need to now set your own budget. Think about what you have learned today and then make your decisions. You cannot afford everything. You will have to give up saving for trip, going to a movie, or buying clothing. What will it be?

>>> Show Slide 17

Step 1: Add up your income

Step 2: Circle the amounts for the things you will pay for, circle "\$0" if you feel you cannot afford it. (For example: If you cannot afford to spend \$25 at the movies, circle "\$0".)

Step 3: Add up your expenses.

Step 4: Subtract the expenses from your income.

>>> Show Slide 18

Please raise your hand if you have any questions.

Smartphone tip: *Remind learners that they can use their phones' calculators to do budget math.*

Connecting tip: *As you wrap up the activity, discuss the choices that learners made and accept a variety of answers. Be positive in your feedback and praise even partially correct answers.*

6. Closure

>>> Show Slide 19



Say:

In today's session:

- We learned about needs and wants in a budget.
- We looked at trade-offs in a budget, including what's important and what's unexpected.
- We saw how we could plan to spend a portion of your income on wants after covering needs.
- And we saw how to make a budget.

Does anyone have any questions? Now that you know how to create a budget, you're ready to make real financial progress!

>>> Show Slide 20 as learners, coaches and volunteers leave.

Game Boards and Budget Worksheet

The Budgeting Game – Round 1

Directions:

1. The presentation leader will divide you up into groups of two.
2. Your group will receive a Budgeting Game handout and **20 paperclips**.
3. Each item has a set number of squares indicating how many paperclips are needed to “pay” for that item. Your group will work together to decide how to spend your income by placing paperclips in the category squares. You must use all 20 of your paperclips.
4. Your group **must** select an item in **each NEED** box. Then select **WANT** box items with remaining paperclips.

Housing and Utilities (Electric, Water, Trash, Internet, Online Movie Subscriptions/Cable, Furniture)

NEED (Electricity, Water and Heat)	NEED (Trash Service)	NEED (Phone Service)	WANT (Big House)	WANT (Fancy Furniture)
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Transportation

NEED (Bus / Train Pass)	NEED (Walking Shoes)	NEED (Biking Gear and Bike Maintenance)	WANT (New Bike)	WANT (Taxi)
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Food

NEED (Breakfast, Lunch, Dinner from Home)	NEED (Water, Milk or Juice)	WANT (Eating out)	WANT (Dessert)	WANT (Expensive Restaurant)
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Insurance, Emergency Savings, Retirement, and Vacation Savings

NEED (Health Insurance)	NEED (Retirement)	NEED (Life / Disability Insurance)	NEED (Emergency Savings)	WANT (Vacation Savings)
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Clothes, Fancy Phone, and Entertainment

NEED (Clothes)	WANT (Fancy Clothes)	WANT (Fancy Cell Phone)	WANT (Sporting Event)	WANT (Concert or Movie)
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Budgeting Tip #1: A **NEED** is necessary to stay alive. A **WANT** makes your life better. Budget **NEEDS** first.

Discussion Question #1: What is a value? How do you think your values influenced your choices?

Budgeting Tip #2: *Make Saving Automatic* — Save a portion of your paycheck by depositing money into an account for spending and an account for saving.

Discussion Question #2: How did your group’s choices compare to the choices of other groups?

The Budgeting Game: Round 2

Directions:

1. Stay in your groups.
2. Just like the last round, your group will work together to decide how to spend your income by placing paperclips in the category squares.
3. Your group now has only **16 paperclips** to represent a cut in pay from work.
4. Your group **must** select an item in **each NEED** box. Then select **WANT** box items with remaining paperclips.

Housing and Utilities (Electric, Water, Trash, Internet, Online Movie Subscriptions/Cable, Furniture)

NEED (Electricity, Water and Heat)	NEED (Trash Service)	NEED (Phone Service)	WANT (Big House)	WANT (Fancy Furniture)
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Transportation

NEED (Bus / Train Pass)	NEED (Walking Shoes)	NEED (Biking Gear and Bike Maintenance)	WANT (New Bike)	WANT (Taxi)
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Food

NEED (Breakfast, Lunch, Dinner from Home)	NEED (Water, Milk or Juice)	WANT (Eating out)	WANT (Dessert)	WANT (Expensive Restaurant)
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Clothes, Fancy Phone, and Entertainment

NEED (Clothes)	WANT (Fancy Clothes)	WANT (Fancy Cell Phone)	WANT (Sporting Event)	WANT (Concert or Movie)
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Budgeting Tip #1: A **NEED** is necessary to stay alive. If cuts are necessary, cut back on **WANTS**.

Budgeting Tip #2: If you borrow money to buy something like a car or home, you have to make payments every month. Never borrow more than you can pay back. If you lose your job or your pay is cut, it makes it harder to change your budget.

Discussion Question #1: What did you cut from the last round? How would it change your life?

Discussion Question #2: Did you and your partner disagree about what to cut? How did you talk about it?

Discussion Question #3: How could a lot of money in a savings account have helped after your pay cut?

Game Boards and Budget Worksheet

Your Own Budget

Directions:

Imagine that you live on your own, if you do not already. You need to now set your own budget. Think about what you have learned today and then make your decisions. You cannot afford everything. You will have to give up saving for a trip, going to a movie, or buying clothing. What will it be?

For this exercise you may use your phone's calculator.

Step 1: Add up your income.

Step 2: Circle the amounts for the things you will pay for, circle \$0 if you feel you cannot afford it. (For example: If you cannot afford to spend \$25 at the movies, circle "\$0".)

Step 3: Add up your expenses.

Step 4: Subtract the expenses from your income

Month: January	Balance your budget in this column
My Income	
Earned Income (I am earning this from my job)	\$90
Unearned Income (This is my allowance)	\$10
My Total Income (Earned + Unearned Income) →	
Money I Am Saving Toward My Savings Goal And For Emergencies	
My monthly savings OPTION toward a prom dress is \$25	Circle: \$0 or \$25
My Fixed Expenses: My Expenses That May Not Change Each Month	
Cell phone bill that MUST be paid	\$30
Car payment that MUST be paid	\$20
Changing Expenses: My Expenses That May Change Each Month	
Movie cost is \$25	Circle: \$0 or \$25
Clothing cost is \$25	Circle: \$0 or \$25
My Total Expenses (Fixed + Variable Expenses) →	
Balance (My Total Income – My Monthly Savings – My Total Expenses = \$0) →	

Needs, Wants and Budgeting



What We'll Learn Today



What **needs** and **wants** are in a **budget**



Making **trade-offs** in a budget, including what's important and what's unexpected



How to plan to spend a portion of your income on **wants**



How to make your own **budget**

Leslie's Story

- Leslie works in a grocery store with the help of a job coach.
- Although her pay is pretty good, she doesn't have money for some of the things she wants.
- While doing a budget, Leslie finds out she's spending too much on her phone plan.
- By creating a better budget, she can now buy more things she wants.



Budgeting Game Procedures – Round 1

- Break into pairs.
- Make decisions together to decide how to spend your income.
- Spend **all 20 paperclips** by placing them in category squares.
- You must select an item in each **NEED** box. You can then select items in **WANT** boxes with remaining paperclips.



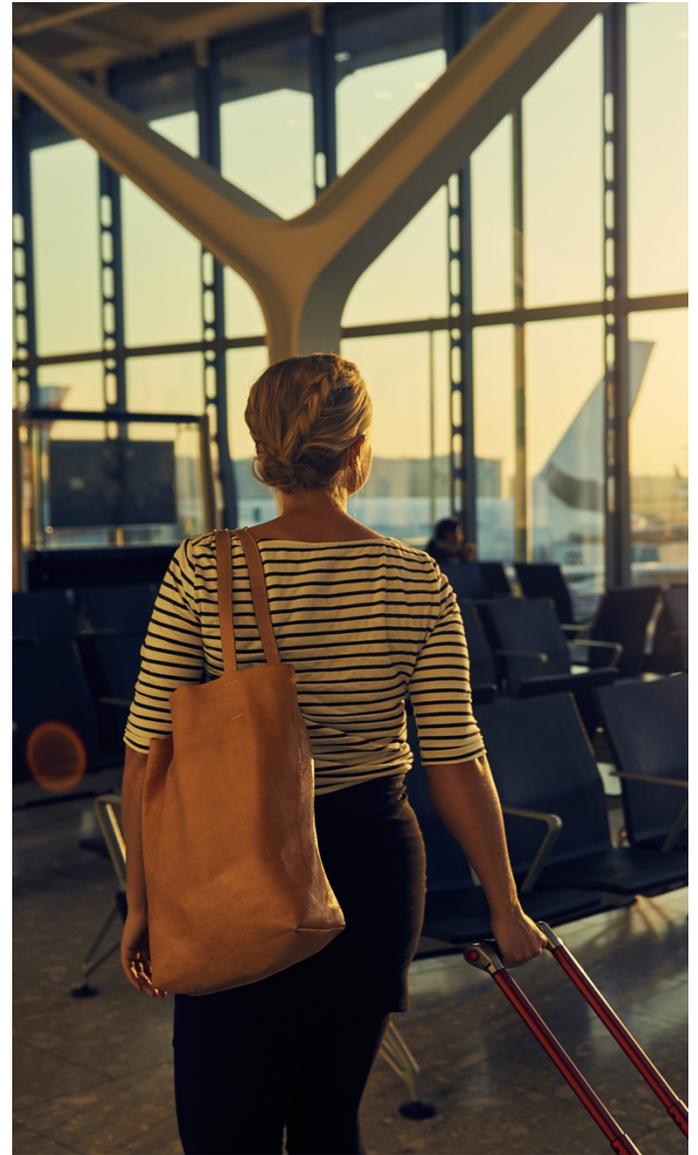
Budgeting Game Tips

A **NEED** is necessary to stay alive.



Budgeting Game Tips

A **WANT** makes your life better.



Budgeting Game Tips

Budget **NEEDS** first.



Smartphone tip:

Is a fancy phone a need or a want? What do you think?



Budgeting Game Tips

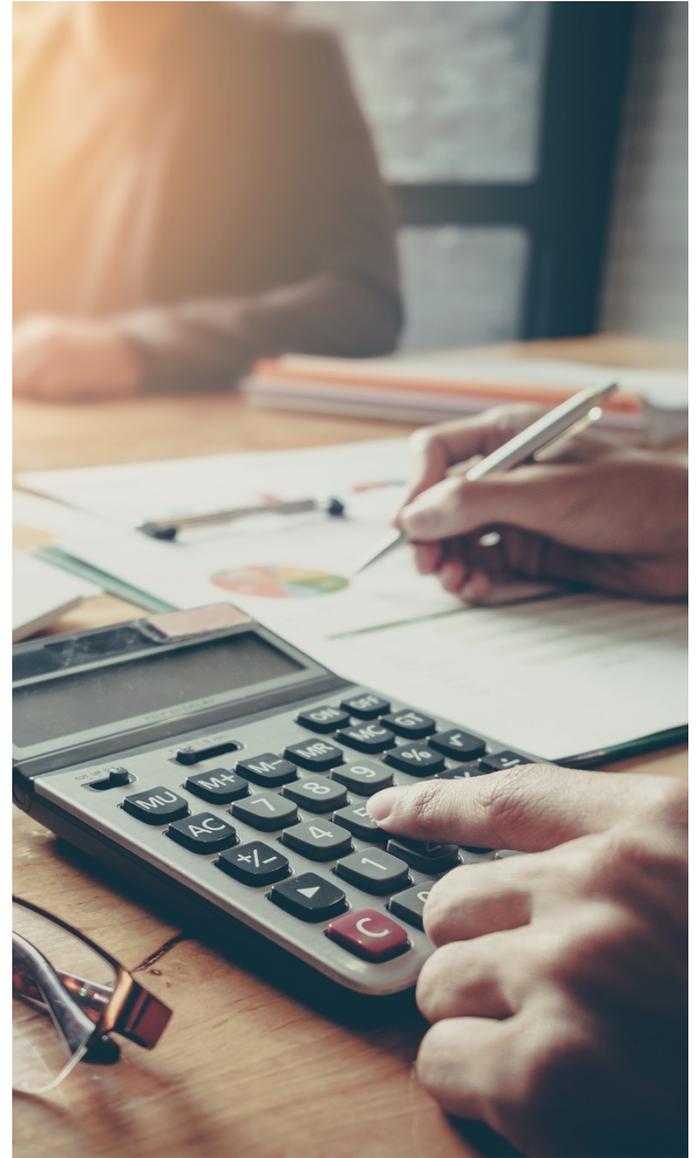
Make Saving Automatic!

Save a portion of your paycheck by depositing money into an account for saving.



Budgeting Game Questions

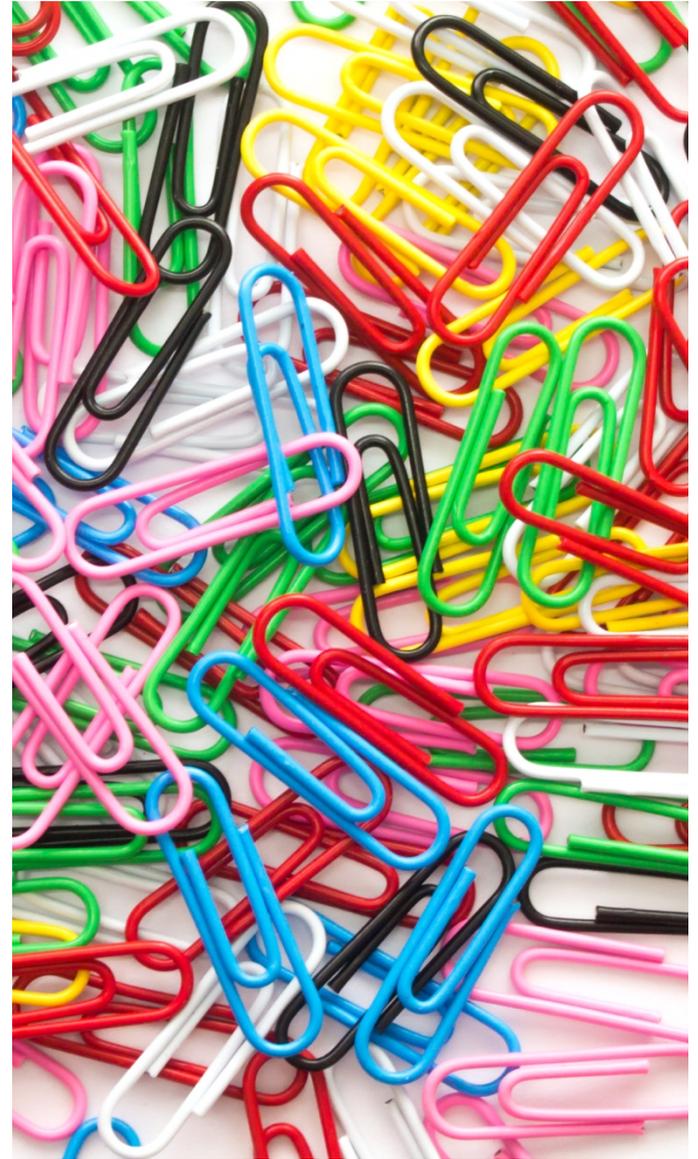
- What is a value?
- How do you think your values influenced your choices?
- How did your group's choices compare to the choices of other groups?



Budgeting Game Procedures – Round 2

You are going to play the same game, with one change:

Each pair now has only **16 paperclips** to represent a pay cut from work!



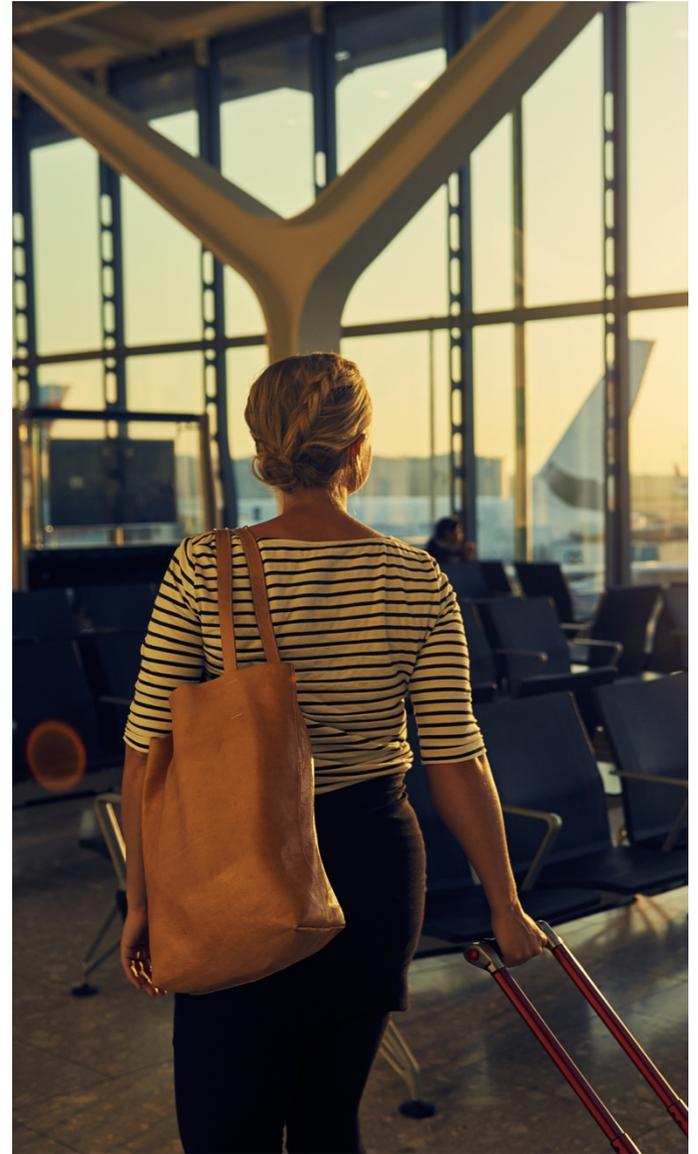
More Budgeting Game Tips

Remember: A **NEED** is necessary to stay alive.



More Budgeting Game Tips

If cuts are necessary, cut back on **WANTS**.



More Budgeting Game Tips

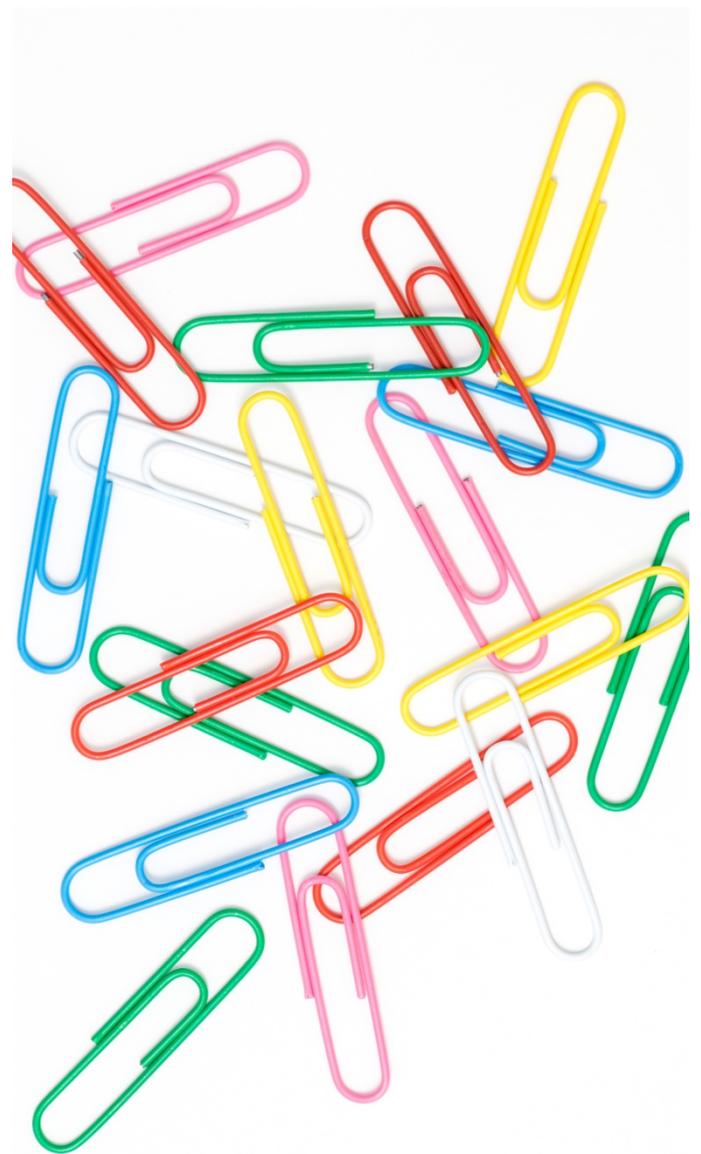
If you borrow money to buy something like a car or home, you must make payments every month.

Never borrow more than you can pay back. If you lose your job or your pay is cut, it makes it harder to change your budget.



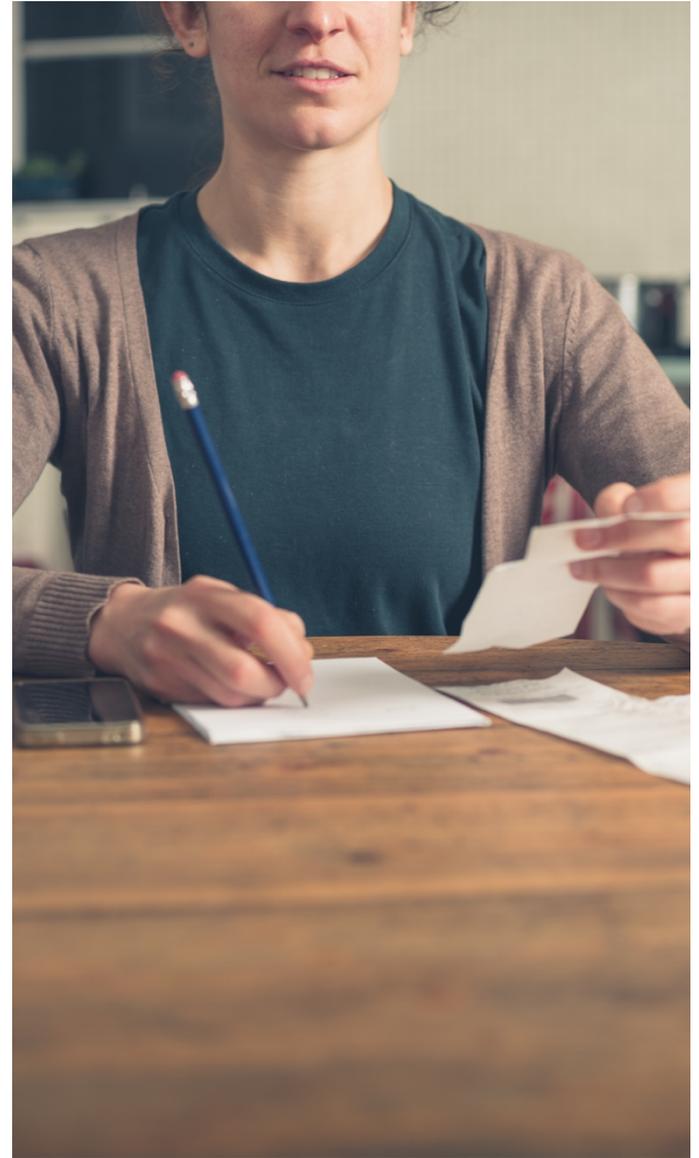
Budgeting Game Question

- What did you and your partner cut from the last round? How would it change your life?
- Did you and your partner disagree about what to cut? How did you talk about it?
- How could a lot of money in a savings account have helped after your pay cut?



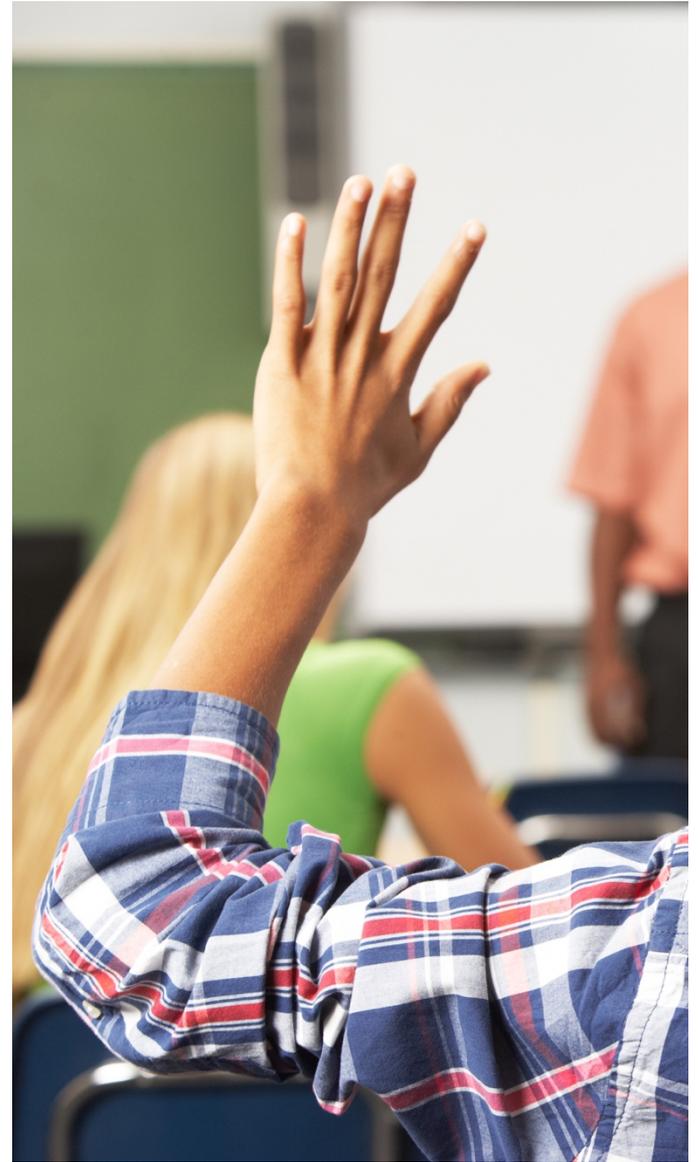
Your Own Budget

- Step 1: Add up your income.
- Step 2: Circle the amounts for the things you will pay for, circle “\$0” if you feel you cannot afford it. (For example: If you cannot afford to spend \$25 at the movies, circle “\$0.”)
- Step 3: Add up your expenses.
- Step 4: Subtract the expenses from your income.



Your Own Budget

Please raise your hand if you have any questions.



What we learned today



What **needs** and **wants** are in a **budget**



Making **trade-offs** in a budget, including what's important and what's unexpected



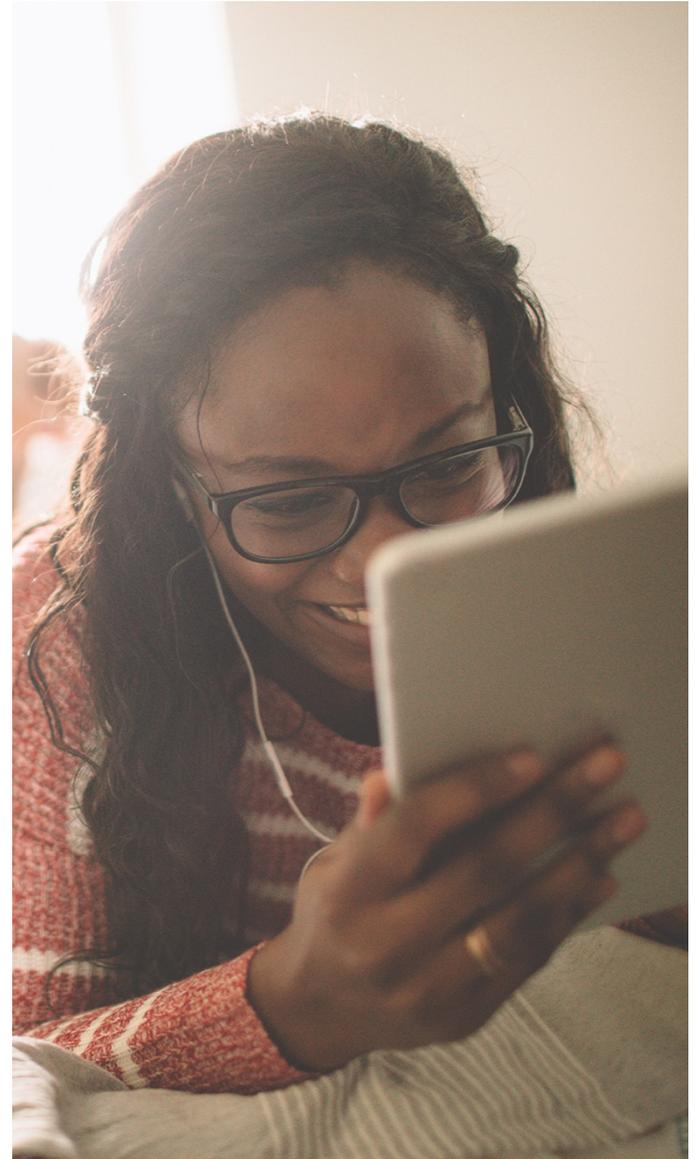
How to plan to spend a portion of your income on **wants**



How to make your own **budget**

Questions?

Learn personal finance skills right on your smartphone, tablet or computer. Visit the TD Bank learning center at tdbank.com/financialeducation and register to get started.



The Budgeting Game: Round 1

Remember that trade-offs are often necessary when making a budget. That means that you sometimes need to give up something in order to get something. In this activity we'll practice budgeting for our needs first and making trade-offs.

Directions:

1. The presentation leader will divide you up into groups of two.
2. Your group will receive a Budgeting Game handout and **20 paperclips**.
3. Each item has a set number of squares indicating how many paperclips are needed to "pay" for that item. Your group will work together to decide how to spend your income by placing paperclips in the category squares. You must use all 20 of your paperclips.
4. Your group **must** select an item in **each NEED** box. Then select **WANT** box items with remaining paperclips.

Housing and Utilities (Electric, Water, Trash, Internet, Online Movie Subscriptions/Cable, Furniture)

NEED (Electricity, Water and Heat)	NEED (Trash Service)	NEED (Phone Service)	WANT (Big House)	WANT (Fancy Furniture)
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Transportation

NEED (Bus / Train Pass)	NEED (Walking Shoes)	NEED (Biking Gear and Bike Maintenance)	WANT (New Bike)	WANT (Taxi)
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Food

NEED (Breakfast, Lunch, Dinner from Home)	NEED (Water, Milk or Juice)	WANT (Eating out)	WANT (Dessert)	WANT (Expensive Restaurant)
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Insurance, Emergency Savings, Retirement, and Vacation Savings

NEED (Health Insurance)	NEED (Retirement)	NEED (Life / Disability Insurance)	NEED (Emergency Savings)	WANT (Vacation Savings)
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Clothes, Fancy Phone, and Entertainment

NEED (Clothes)	WANT (Fancy Clothes)	WANT (Fancy Cell Phone)	WANT (Sporting Event)	WANT (Concert or Movie)
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Budgeting Tip #1: A **NEED** is necessary to stay alive. A **WANT** makes your life better. Budget **NEEDS** first.

Discussion Question #1: What is a value? How do you think your values influenced your choices?

Budgeting Tip #2: *Make Saving Automatic* — Save a portion of your paycheck by depositing money into an account for spending and an account for saving.

Discussion Question #2: How did your group's choices compare to the choices of other groups?

The Budgeting Game: Round 2

Directions:

1. Stay in your groups.
2. Just like the last round, your group will work together to decide how to spend your income by placing paperclips in the category squares.
3. Your group now has only **16 paperclips** to represent a cut in pay from work
4. Your group **must** select an item in **each NEED** box. Then select **WANT** box items with remaining paperclips.

Housing and Utilities (Electric, Water, Trash, Internet, Online Movie Subscriptions/Cable, Furniture)

NEED (Electricity, Water and Heat)	NEED (Trash Service)	NEED (Phone Service)	WANT (Big House)	WANT (Fancy Furniture)
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Transportation

NEED (Bus / Train Pass)	NEED (Walking Shoes)	NEED (Biking Gear and Bike Maintenance)	WANT (New Bike)	WANT (Taxi)
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Food

NEED (Breakfast, Lunch, Dinner from Home)	NEED (Water, Milk or Juice)	WANT (Eating out)	WANT (Dessert)	WANT (Expensive Restaurant)
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Insurance, Emergency Savings, Retirement, and Vacation Savings

NEED (Health Insurance)	NEED (Retirement)	NEED (Life / Disability Insurance)	NEED (Emergency Savings)	WANT (Vacation Savings)
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Clothes, Fancy Phone, and Entertainment

NEED (Clothes)	WANT (Fancy Clothes)	WANT (Fancy Cell Phone)	WANT (Sporting Event)	WANT (Concert or Movie)
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Budgeting Tip #1: A **NEED** is necessary to stay alive. If cuts are necessary, cut back on **WANTS**.

Budgeting Tip #2: If you borrow money to buy something like a car or home, you have to make payments every month. Never borrow more than you can pay back. If you lose your job or your pay is cut, it makes it harder to change your budget.

Discussion Question #1: What did you cut from the last round? How would it change your life?

Discussion Question #2: Did you and your partner disagree about what to cut? How did you talk about it?

Discussion Question #3: How could a lot of money in a savings account have helped after your pay cut?

Your Own Budget

Directions:

Imagine that you live on your own, if you do not already. You need to now set your own budget. Think about what you have learned today and then make your decisions. You cannot afford everything. You will have to give up saving for a trip, going to a movie, or buying clothing. What will it be?

For this exercise you may use your phone's calculator.

Step 1: Add up your income.

Step 2: Circle the amounts for the things you will pay for, circle \$0 if you feel you cannot afford it. (For example: If you cannot afford to spend \$25 at the movies, circle "\$0".)

Step 3: Add up your expenses.

Step 4: Subtract the expenses from your income

Month: January	Balance your budget in this column
My Income	
Earned Income (I am earning this from my job)	\$90
Unearned Income (This is my allowance)	\$10
My Total Income (Earned + Unearned Income) →	
Money I Am Saving Toward My Savings Goal And For Emergencies	
My monthly savings OPTION toward a prom dress is \$25	Circle: \$0 or \$25
My Fixed Expenses: My Expenses That May Not Change Each Month	
Cell phone bill that MUST be paid	\$30
Car payment that MUST be paid	\$20
Changing Expenses: My Expenses That May Change Each Month	
Movie cost is \$25	Circle: \$0 or \$25
Clothing cost is \$25	Circle: \$0 or \$25
My Total Expenses (Fixed + Variable Expenses) →	
Balance (My Total Income – My Monthly Savings – My Total Expenses = \$0) →	

What We Learned Today

Today we learned how to make budgeting decisions by putting needs first, we put together a spending plan to use for wants, and we learned that unexpected events can sometimes upset your budget. We also learned that trade-offs must be made when making a budget. That means that sometimes you must give up something in order to get something.

Remember

NEEDS are necessary to stay alive and **WANTS** help to make life better. When putting together a budget, budget **NEEDS** first.

Practice At Home

Take what you have learned today and practice at home. Put together a budget that will plan for all of the things that you must pay for each month, such as rent, groceries and clothes. Once you have a plan to pay for all of these needs, put together a spending plan for something that you want, such as a vacation, music or eating out. If you get stuck or need help, ask a trusted friend or financial caregiver to help you put together your plan.

Words To Know

Budget

A spending and savings plan based on estimated income and expenses.



Expense

A payment for something.



<p>Income</p>	<p>Money earned from salary, wages, interest or dividends.</p>	
<p>Need</p>	<p>Something that is necessary to stay alive.</p>	
<p>Want</p>	<p>Something that helps to make life better.</p>	

Additional Resources:

There are many resources available online that will help both you and your caregiver find answers to questions you may have. Below is a set of resources that can be found by using the search guidelines provided.

Information about ABLE Accounts

ABLE is not a national program and it is offered in different forms by different states. To find links to your state's program, search for "What are ABLE Accounts?"

Tips and tutorials

- Needs and Wants Sheet: Visit myfloridacfo.com, select the "search" button at the top of the page and search "Tip Sheet Needs and Wants"
- Making a Spending Plan: Visit myfloridacfo.com, select the "search" button at the top of the page and search "Spending Plan"