



DAD INC.

IGNITE FATHERHOOD

DISCOVER RESTORE RECLAIM

godadinc.com



Hi Friend,

Working with a team that supports fatherhood can have numerous benefits for both fathers and their families. It provides a supportive network for fathers to discuss the challenges and joys of fatherhood and allows fathers to prioritize their family life without feeling guilty or unsupported.

Top five benefits:

- ▶ Coaching with Individualized care
- ▶ Resilient Parenting/Co-parenting
- ▶ Employment & Economic Stability
- ▶ Behavioral Health
- ▶ Financial Strength

Additionally, a father-friendly coaching environment can improve the quality of life at home. As well as strengthen security and the identity of a father. When fathers feel supported in their environment, they are more likely to feel fulfilled and engaged in their role(s), leading to better overall mental and emotional well-being. A team that values fatherhood can positively impact fathers, their families, and the communities in Clark County, Nevada.

Reserve a meeting today! I'd greatly appreciate meeting you to learn more about you and discuss how to raise value amongst the dads within your reach.

All the best,

The DAD INC. Team

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 godadinc.com



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Welcome

About Workshops and Services





WELCOME TO DAD INC

Serving Dads since 2020

- **CLASSES: Every Thursday 6:00-9:00pm OR Saturday 10:00am-1:00pm**
DAD INC. trainers cover topics important to Dads and lead discussions about parenting and relationships.
- **LOCATION: Learning Center**
Food, snacks & refreshments at every session.
- **ATTENDANCE: Once a week for 3 hours, for 8 weeks**
This workshop is eight weeks long. You will need to make-up a missed class.
- **COACHES: Weekly**
You will get a weekly meeting with a personal Coach who will help you reach your goals.
- **MONEY SMART: Weekly**
Making Money the Smart Way— In-Person or via Zoom every week.
- **EMPLOYMENT: Assistance Available**
Job coaching, Employment Services and Opportunities.
- **SURVEYS: Entry and Exit**
Our federally funded program has **(2) Entry surveys** at the beginning of the program and an **Exit survey** on your last day. This helps us to better understand our participants and the impact of the program. **Answers to the survey are strictly confidential.**
- **CASH BENEFIT: (3) \$50 Visa gift cards**
- **GRADUATION:**
Family Graduation Event on the last day of class.

EQUIPPING DADS SINCE 2020

IGNITE

Workshop



DAD INC.

/// A WORKSHOP FOR DADS

DAD INC offers a no-cost workshop designed to equip fathers/father figures of kids 0-24 years of age. Funded by the Office of Family Assistance (OFA) and led by a dynamic team of experts aimed at supporting dads and families. We see **dads equipped**—to reinforce the connection between their kids, relationships, and financial strength. A dad equipped is enriched to lead others; most importantly themselves.

/// GET ANSWERS

Becoming a dad raises many questions about what to do. Wanting to take care of family. Feeling pulled in many directions. Perhaps you wish there was a user manual to help you navigate through your thoughts and emotions. But life does not come with a user manual. So, when life is not working, *it is normal to feel stuck*.

Our team is trained to help you untangle your thoughts and emotions. **To equip you with the skills** for thinking through the issues and cope with the challenges. No user manual may exist, but with our support you can be the difference.

/// HOW DO I JOIN?

Register at www.godadinc.com or call **(702) 707-7646**. Participating dads commit to meeting once a week for 8 weeks. By the way, did we mention you **can earn \$150** throughout completion? Yes, you do!

www.godadinc.com

DAD INCORPORATED | intake@godadinc.com | **(702) 707-7646**
3080 S. DURANGO DR., SUITE 209, LAS VEGAS, NV 89117

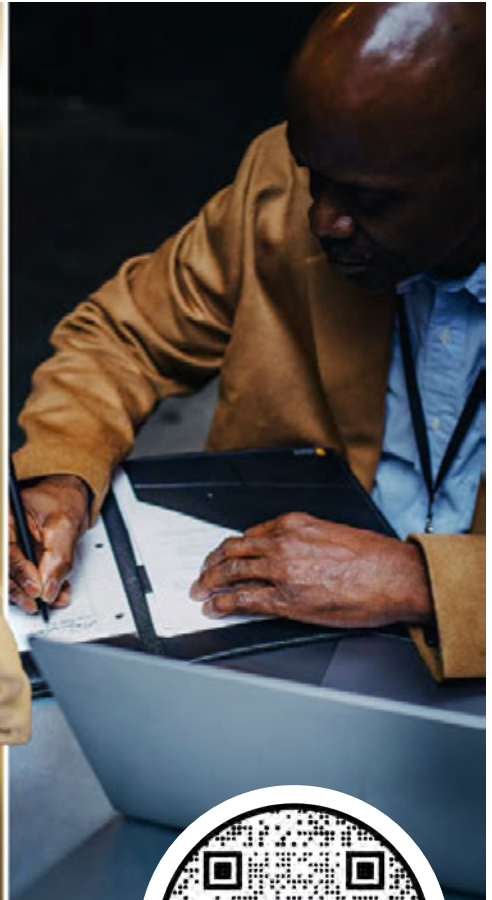


DADS
ARE OUR PASSION.
EQUIPPING
IS OUR MISSION.



DAD INC.

EMPLOYMENT COACHING



**DADS ARE OUR PASSION.
EQUIPPING IS OUR MISSION.**

Photo sources: pexels.com



FULL TIME & PART TIME

Dads who participate in our program look for assistance in the areas of employment and skills development. A service we offer includes strategies and resources that can help participants gain new employment skills, obtain the jobs they desire, and improve their overall financial situation. We believe communities benefit greatly as dads pursue living wage jobs and feel confident about their futures. **If this is you, please contact us. We will connect you with a personal coach for support.**

© 2021 Dad Inc. Funding for this program is provided by the Administration for Children and Families (ACF) Grant: #90ZJ003101. These services are available to all eligible persons, regardless of race, gender, age, disability, or religion.



social media | website
@godadinc.com

www.godadinc.com | intake@godadinc.com | (702) 707-7646
3080 S. Durango Dr., Suite #209, Las Vegas, NV 89117



DAD INC.

FINANCIAL WORKSHOP



PHOTO BY KEVIN MAHONEY FOR GETTY IMAGES

**HAVE MONEY WORK FOR YOU
AND NOT AGAINST YOU**



MONEY SMART

Get started with concepts and actions to develop the skills for life-long money smarts. Topics include how to make money, how to budget to save, and dumping debt. Our workshop lasts 60 minutes. Drinks and snacks are provided.

Wednesdays at 6:00 PM **in person** at the Learning Center or join the online experience **via Zoom**. To get started or learn more:

- Contact your coach
- Or call (702) 707-7646



Meeting ID: 874 5140 7036

Passcode: money



social media | website
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© 2021 Dad Inc. Funding for this program is provided by the Administration for Children and Families (ACF) Grant: #90ZJ003101. These services are available to all eligible persons, regardless of race, gender, age, disability, or religion.



Curriculum

Evidence-Based Fatherhood Program



SESSION 1**FAMILY HISTORY****What it Means to be a Man and My Role**

1. When I grew up, being a man meant that his role in the family was

(Yesterday's Father).

2. Today being a man to most guys I know means that his role in the family is _____

(Today's Father)

3. The way I see it, being a man means that my role in my family is

(My Role)

Roles of Dad and Mom

1. The most important role of my children's mom is _____

2. My most important role is _____

3. Roles that my the mother of my children and I share are _____

4. One role I refuse or hate to do is _____

because _____



The 24/7 Dad knows his role in the family. He knows he is a model for his sons on how to be a good man and father and for his daughters on what they should look for in a husband and father for their children.

The 24/7 Dad

1. **Self-Awareness.** The 24/7 Dad is aware of himself as a man and aware of how important he is to his family. He knows his moods, feelings and emotions; capabilities, strengths, and challenges. He is responsible for his behavior and knows that his growth depends on how well he knows and accepts himself. He also knows that his ability to be with his children is affected by the choices he has made and accepts responsibility for his choices.

The 24/7 Dad asks himself: How well do I know myself?

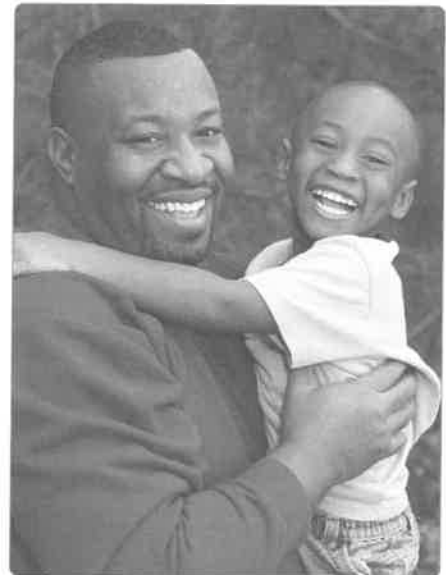
2. **Caring for Self.** The 24/7 Dad takes care of himself. He gets annual physicals, eats the right foods, works out to stay in shape, and learns about the world he lives in. He has a strong connection to his family and community, and chooses friends who support his healthy choices. The 24/7 Dad models for his children that he respects and likes himself because he makes good choices.

The 24/7 Dad asks himself: How well do I care for myself?

3. **Fathering Skills.** The 24/7 Dad knows his role in the family. He knows he is a model for his sons on how to be a good man and father and for his daughters on what they should look for in a husband and father for their children. He knows that, if possible, he should be involved in the daily life of his children; from getting them up, dressed and fed in the mornings to attending parent-teacher conferences, to supporting them in sports and other interests and activities, to helping them with their homework, to tucking them in at night. The 24/7 Dad uses his knowledge of the unique skills he and his wife/the mother of his children brings to raising his children. In other words, he knows the difference between “fathering” and “mothering.”

The 24/7 Dad asks himself: How well do I “Father?”

4. **Parenting Skills.** The 24/7 Dad nurtures his children. He knows how his parenting skills help to develop their physical, emotional, intellectual, social, spiritual, and creative needs.



His children trust and feel safe with him because he cares about and nurtures them through the use of proven parenting skills. The 24/7 Dad uses discipline to teach and guide his children, not to threaten or harm them.

The 24/7 Dad asks himself: How well do I “Parent?”



- 5. Relationship Skills.** The 24/7 Dad builds and maintains healthy relationships with his children, wife/mother of his children, other family members, friends, and community. He knows and values how relationships shape his children and their lives. The 24/7 Dad knows how the relationship with his wife/mother of his children affects his children and does his best to create a good relationship with her for the sake of his children. He always looks to improve the skills he uses to communicate with others.

The 24/7 Dad asks himself: How well do I relate?

My 24/7 Dad® Checklist Worksheet

1. Include checklist items (actions) that are clear, specific, and—except for those that will only occur one time—which you can repeat as often as possible.
2. Apply what you learned during this session to create checklist items that you could perform on a daily, weekly, monthly, or one-time basis that will help you to become a 24/7 Dad.

—continued

The 24/7 Dad knows how the relationship with his wife/mother of his children affects his children and does his best to create a good relationship with her for the sake of his children.

3. Include checklist items that:
 - Are clear, specific, and—except for those that will only occur one time—which you can repeat as often as possible.
 - Focus mostly on daily and weekly actions. The more often you take actions, the easier you will find it to be a 24/7 Dad.
 - Are realistic, given your situation, and as easy to do as possible. Set yourself up for success not failure.

4. Examples of Checklist Items as “When/If” Statements:
 - When it’s Monday, I will take Steven to the park.
 - When it’s Friday at 5:00 PM, Latesha and I will talk for at least 30 minutes about her week.
 - If my boss will give me Wednesday off, I’ll attend Vanessa’s school program at 10:00 AM.
 - If it’s the weekend, I’ll take Julian and his mom to the movies.

Daily Weekly Monthly One Time

Daily Weekly Monthly One Time

Daily Weekly Monthly One Time

What I Learned Log



1. One thing new I learned today is _____

2. On a scale from 0 - 5, how likely am I to use what I learned?

0 = Not at all likely

5 = Very likely

0 1 2 3 4 5

SESSION 2

WHAT IT MEANS TO BE A MAN

Welcome and Warm-up

1. To me, being a man means _____

2. The trait of being a man I most admire is _____

3. The trait of being a man I least admire is _____

Today's Man

Review list of 7 traits that many people across cultures use to define what it means to be a man. These are:

- **Self-confident**
- **Courageous**
- **A Leader**
- **Dependable**
- **Successful**
- **Self-reliant**
- **Controlling (of situations or other people)**

On a scale from 0 - 3, rate yourself on the degree to which you have **those** traits. (Circle your answer.)

- **Self-confident:**

Not at all	A little	Average amount	A lot
0	1	2	3

—continued

- **Courageous:**

Not at all	A little	Average amount	A lot
0	1	2	3

- **A Leader:**

Not at all	A little	Average amount	A lot
0	1	2	3

- **Dependable:**

Not at all	A little	Average amount	A lot
0	1	2	3

- **Successful:**

Not at all	A little	Average amount	A lot
0	1	2	3

- **Self-reliant:**

Not at all	A little	Average amount	A lot
0	1	2	3

- **Controlling (of situations or other people):**

Not at all	A little	Average amount	A lot
0	1	2	3

2. **Today**

Write up to 7 traits that best describe what it means to be a man **today**. Use what you and the other Dads already said or just your thoughts, then circle your answer.

1. _____

Not at all	A little	Average amount	A lot
0	1	2	3

2. _____

Not at all	A little	Average amount	A lot
0	1	2	3





3. _____
Not at all A little Average amount A lot
0 1 2 3

4. _____
Not at all A little Average amount A lot
0 1 2 3

5. _____
Not at all A little Average amount A lot
0 1 2 3

6. _____
Not at all A little Average amount A lot
0 1 2 3

7. _____
Not at all A little Average amount A lot
0 1 2 3

3. Traits to Model for My Children

Write up to 7 traits you would model for your son(s) or daughter(s).

- 1. _____
- 2. _____
- 3. _____
- 4. _____
- 5. _____
- 6. _____
- 7. _____

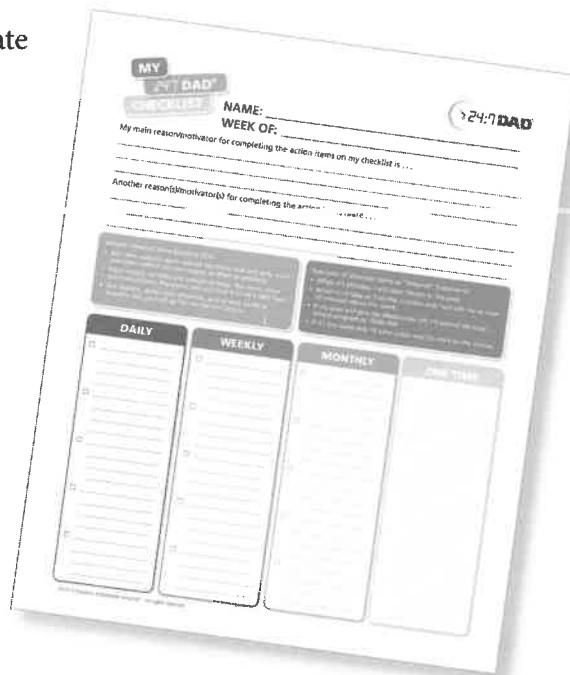
Body Image

- 1. Working out means _____

- _____ .
2. Examples of working out include _____ ,
 _____ ,
 _____ ,
 and _____ .
3. Although our culture doesn't "objectify" men as much as it does women, it still sends unreal images and messages about the link between what men should look like and how that defines a man.
4. Being a 24/7 Dad means that as a man you take care of your health. In other words, letting yourself go isn't manly and isn't part of being a 24/7 Dad.

My 24/7 Dad® Checklist Worksheet

1. Include checklist items (actions) that are clear, specific, and—except for those that will only occur one time—which you can repeat as often as possible.
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—continued

Although our culture doesn't "objectify" men as much as it does women, it still sends unreal images and messages about the link between what men should look like and how that defines a man.

3. Include checklist items that:

- Are clear, specific, and—except for those that will only occur one time—which you can repeat as often as possible.
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- Are realistic, given your situation, and as easy to do as possible. Set yourself up for success not failure.

4. Examples of Checklist Items as “When/If” Statements:

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- If it’s the weekend, I’ll take Julian and his mom to the movies.

Daily Weekly Monthly One Time

Daily Weekly Monthly One Time

Daily Weekly Monthly One Time

What I Learned Log



1. One thing new I learned today is _____

2. On a scale from 0 - 5, how likely am I to use what I learned?

0 = Not at all likely

5 = Very likely

0 1 2 3 4 5

Thoughts and feelings have energy. It is the energy that wants to show itself. There are right or respectful and wrong or disrespectful ways to show the energy of thoughts and feelings.

SESSION 3

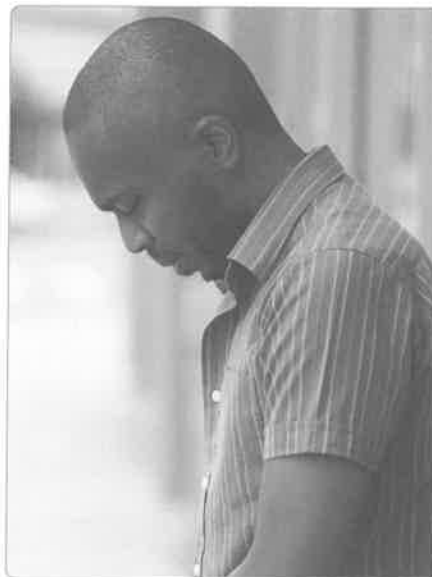
SHOWING AND HANDLING FEELINGS

Welcome and Warm-up

1. I was told when I was a boy that showing my feelings or emotions was _____.
2. Today I feel that it is _____ to show my feelings or emotions.

Holding Feelings Inside

1. One feeling I have trouble handling is _____.
2. When I feel _____, I usually behave _____.
3. It's okay in some cases to not show your feelings or emotions. When you face danger, for example, it's okay to not show fear when fear might keep you from taking action. Men tend to better control their feelings than women. Because men and women process feelings differently, dads don't deal with their feelings in exactly the same way as moms do.
4. All feelings are okay. They're neither good nor bad, they're just feelings. It is the way that we show and handle our feelings that can cause problems.
5. Thoughts and feelings have energy. It is the energy that wants to show itself. There are right or respectful and wrong or disrespectful ways to show the



energy of thoughts and feelings. The 24/7 Dad follows the rules below when he shows and handles his thoughts and feelings.

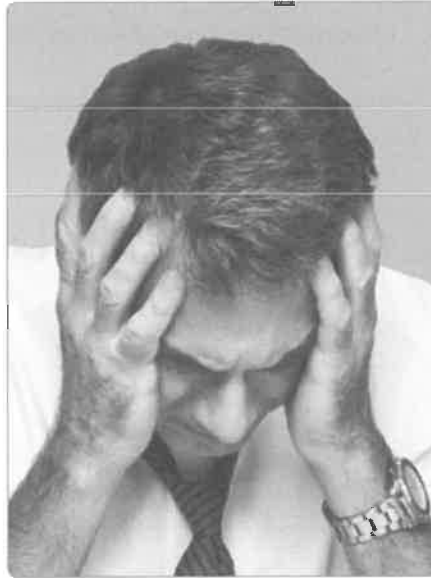
Respect Yourself: Don't disrespect yourself.

Respect Others: Don't disrespect others.

Respect the Earth: Don't disrespect the Earth.

Grief and Loss

1. Loss means to not have something any longer; to have something taken away by accident, carelessness, parting, or death.
2. You can lose things you can see, such as money, home, a parent or child, or a job. You can also lose things you can't see, such as love, health, respect, and self-worth.
3. Grief is how people react to loss. How people react differs with the kind of loss, what the loss meant to them, how much loss they've had in their lives, and how they handle loss.
4. Men tend to:
 - Not take care of their emotions when they grieve. They hide their grief. They say things like, "It doesn't hurt that bad" or "I'm okay" to keep people away.
 - Take time away or want to be alone to think things through.
 - Show anger more rather than sadness.
 - Grieve through rituals, such as doing or making something.
5. Tips for how to grieve:
 - Show courage. Allow yourself to grieve. Don't hide your feelings.
 - Tell people when you need to be alone to think things through.
 - Don't shut others out.
 - Listen to your body and become aware of how your body reacts to grief. For example, do you get sick to your stomach or get a headache?



—continued

- Use rituals and activity to work through your grief. Spend time outdoors.
- Slow down and reflect on the cause of your grief.
- Stay close to friends you can count on.
- Stay in good health and work out.
- Cry if you need to.

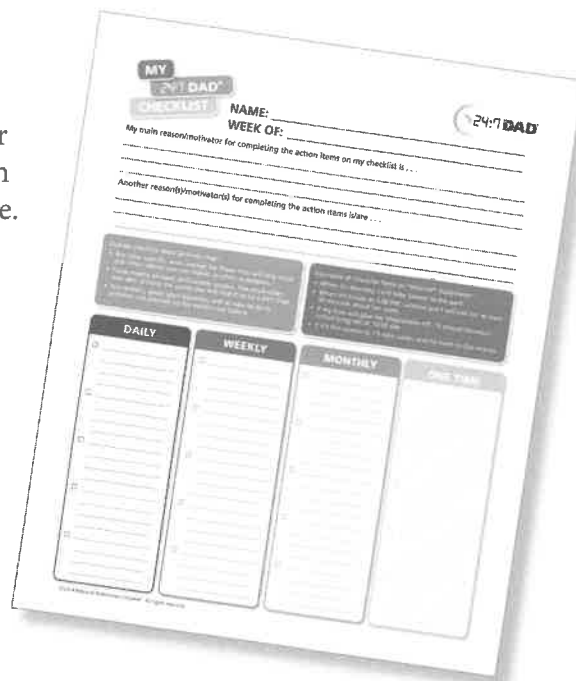
6. One message I got about crying was _____

7. The message I send to my children about crying is _____

8. The biggest loss that I never grieved is _____

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Daily Weekly Monthly One Time

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Daily Weekly Monthly One Time

What I Learned Log



1. One thing new I learned today is _____

2. On a scale from 0 - 5, how likely am I to use what I learned?

0 = Not at all likely 5 = Very likely

0 1 2 3 4 5

Listen to your body and become aware of how your body reacts to grief. For example, do you get sick to your stomach or get a headache?

Problem Behaviors

When we fall in love, things are steamy. It's often hard to see the problems the other person has or the problems we have ourselves that might make a relationship harder. The list below gives some examples of problems that often get in the way of a happy relationship. Use this list to think about the things you do that might make your relationship harder

and the things your partner does that might make your relationship harder. If you're not in a relationship right now, think about your last serious one. You might want to come back to this list if there's a time in the future when you're falling in love and wanting to consider whether the person you're attracted to has problems that cross your bottom line.



- ▶ Lies
- ▶ Controls people
- ▶ Takes advantage of people
- ▶ Sees self as victim
- ▶ Doesn't take responsibility for his/her children
- ▶ Believes others are out to get him/her
- ▶ Uses people

- ▶ Puts a negative spin on everything
- ▶ Changes just to please others
- ▶ Has big mood swings
- ▶ Gets very angry
- ▶ Blames others
- ▶ Abuses substances
- ▶ Cheats, won't stay faithful
- ▶ Does crime
- ▶ Doesn't handle money well
- ▶ Won't keep a job

We all bring problems to relationships, but some personal problems make relationships much more difficult.



The Seven Principles of Smart Love

The feeling of falling in love tells you very little about the quality of a relationship. However, you can use the Seven Principles of Smart Love you learned in the *Within My Reach* program to increase your chances of success in your relationships.

"I now know that a loving relationship just doesn't happen. It requires me to make smart choices and invest my time and effort."

*– Chad, age 27,
married 4 years*

- #1** Seek a good match.
- #2** Pay attention to values.
- #3** Choose a real partner, not a “makeover” project.
- #4** Don't try to change yourself to be somebody else.
- #5** Expect good communication and don't run from conflict.
- #6** Don't play games, pressure or manipulate someone.
- #7** Have a bottom line.

These principles as presented here are adapted from the work of Les and Leslie Parrott, from the book *Relationships* by Dr. Les Parrott, III; Leslie Parrott. Copyright 1998 by Les and Leslie Parrott. Used by permission of The Zondervan Corporation.

Examining Your Relationships Past or Present

Think about the Seven Principles of Smart Love and your current relationship or a past one. Answering the questions below and on the

following pages will help you identify things to change or work on in a current relationship. If you are not in a relationship right now, doing this exercise may help you understand problems in a past relationship and give you tips on what to pay attention to in the future.



Principle

#1

Seek a good match.

Describe how well you and your partner match each other.

Do you share common interests? Like to do the same things for fun? What about your personalities? Do you work well together? Do you have similar friends?

Principle

#2

Pay attention to values.

Do you share values about issues such as respect, commitment, responsibility and faithfulness?

Principle

#3

Choose a real partner, not a “makeover” project.

When you choose a partner, consider whether you’d want your child to be like this person or to become attached to him or her. Does this person have serious problems that need fixing?

Principle

#4

Don’t try to change yourself to be somebody else.

In a healthy relationship, partners feel comfortable being themselves. They accept each other as they are. Do you feel like you have to be somebody else to make this relationship work?

Examining Your Relationships

Past or Present (continued)

Principle

#5

Expect good communication and don't run from conflict.

How well do you communicate? How much conflict do you have? What things could you change about the way you communicate?

Principle

#6

Don't play games, pressure or manipulate someone.

Healthy relationships are honest. They're not based on games or manipulation. Do you pressure your partner? Does he or she pressure you?

Principle

#7

Have a bottom line.

Know your limits about what you need and want in a relationship. Set your own standard for how you wish to be treated and stick to it. Keep in mind, children often model what they see. Make certain you are setting the example you intend. What are the things you need and want in a relationship?

My Family Background

We all have different family backgrounds. Some people grew up in happy, loving families. Others had painful experiences with their families, sometimes including abuse or neglect.

For most people, there is a mix of both good and bad experiences. Unless you stop and think about the way you grew up, you are likely to repeat the patterns from your past.

The questions here will help you look at your past so you can decide what to take, what to change and what to leave behind.

Note: It can be useful to know about your partner's background, too. If you understand the patterns you and your partner learned growing up and if you discuss what you want for your own family, you have more control and a greater chance of having the family you want.

For each item, check the box that comes the closest to describing your past family experiences.

My parents/adults in the home:

- were able to talk openly about their feelings to each other, good and bad.
- seemed to have lots of topics and feelings they couldn't talk about to each other.

In my family:

- people generally told each other what was going on in their lives.
- we hardly ever shared with each other what was going on in our lives.

When there was a problem:

- people got mad, exploded, but never really sat down to solve it.
- people tended to avoid talking about it.
- we actually sat down, talked about it and tried to solve it.

In my family:

- everyone went his or her own way. We hardly ever ate together. There was not much structure.
- there was a balance between time together as a family and time alone. We ate together and had many family rituals.

My Family Background (continued)

Regarding discipline and accountability in my family:

- There were clear rules and expectations. Consequences for the most part, seemed fair but not always.
- It didn't exist. We all did what we wanted or what we could get away with.

Kids in my family:

- were given responsibilities and were expected to make good choices.
- had no real responsibilities.

Our family:

- had a system of moral or spiritual beliefs that we shared.
- had no real set of convictions one way or another.

Trust and honesty:

- were important in my family.
- were not a big deal in my family.

People in my family:

- made sacrifices for each other. We tried to show appreciation in various ways to each other.
- pretty much operated on their own behalf.

In my family:

- we could communicate openly and respectfully for the most part.
- the communication was terrible – lots of nasty put-downs, negative interpretations and yelling and fighting all the time.

The parents/adults in my family:

- modeled healthy ways to deal with stress and problems.
- did not deal well at all with stress or problems (used substances like alcohol to cope/escape, physical or verbal abuse, avoidance, etc).

The parents/adults in my family:

- acted in ways that I would like to follow in my own family.
- are very different than what I want for my own family.

The parents/adults in my family:

- were openly expressive of love and affection (hugs, "I love you," kisses).
- were not expressive of love and affection.

As a family:

- there were enjoyable things we did together.
- we hardly did anything together.

As a kid, I felt:

- connected and cared for by my parents.
- distant and disconnected from my parents.

I and/or my siblings felt:

- protected by my parents.
- unprotected at times and afraid.
- abandoned by one or both parents and had to mostly take care of myself.

I and/or my siblings felt:

- like our emotional and material needs were taken care of by our parents.
- more like we had to take care of the needs of our parents. The boys were made the "little men of the house" and the girls became a shoulder for Mom to cry on (more like Mom's friend).

The parents/adults in the home:

- used fair and effective discipline with the kids.
- tended toward excess and abuse in their style of discipline.
- were very permissive. We kids felt more like the parents.

The parents/adults in the home:

- seemed to put the children's needs before their own.
- seemed to put their needs before those of the children.

The parents/adults in the home:

- nurtured and cared for the children.
- neglected, abused or sexually violated one or all of us kids.

My childhood family experience:

- was secure and stable for the most part. I could solidly count on both of my parents.
- was unstable. The kids had to deal with new parents, new partners or stepparents/siblings more than once. Or, we moved around a lot.

My Family Background (continued)

Review your responses on pages 13-15 and answer the following questions.

What do you believe are the top four qualities that are most important for a healthy family?

1. _____

2. _____

3. _____

4. _____

What do you believe are the top four most destructive patterns for a family?

1. _____

2. _____

3. _____

4. _____

Additional thoughts... _____

The Role of Expectations

Expectations are the beliefs you have about the way things will be or should be. You have expectations about how to behave, the roles you play and your relationships.

When your expectations are not met, it can lead to feelings of sadness, disappointment, frustration and even anger. That is why expectations can be a major

source of conflict in relationships, including your relationship with your partner.

On the following pages, you will have an opportunity to explore some of your own expectations. Regardless of whether you are in a relationship or not, it's helpful to know what you expect of yourself and what you expect from others.



What to do about Expectations

- Become aware.
- Check to see if they are reasonable.
- Communicate about them.
- Be willing to meet each other's most important and reasonable expectations.

What Are Your...

Relationships can turn from casual to serious quickly, even if that isn't what was planned. It's always a good thing to know what you expect, especially if you are thinking about spending a lifetime with someone.

Respond to the questions below and on the following pages about your expectations in relationships. For now, ignore the yellow box at the bottom of each question. You will come back to that later.

- 1. How do you think a marriage should work? As a couple, do you want to be more like a team with two players working closely together, or more like two individuals? What do you think about being an "us" or a "we"?**

I expect... _____



- 2. Should you share your feelings with your partner? All of them? Even about things that make you feel weak? Is it okay to depend on one another emotionally or does that feel dangerous to you?**

I expect... _____



...Expectations?

3. In a relationship, do you want to take care of someone or be taken care of? Should it be a balance, with a little of each? How much do you expect to count on each other to get through the tough times?

I expect... _____



4. How much time should a couple spend together? Doing what kinds of things?

I expect... _____



5. If you are not married, do you expect to get married sometime? If you are not married but in a serious relationship now, how would marriage make the relationship different for you? For your children? Would you or your partner have to change how you are now, if you got married? Would either of you expect more from the relationship? How? What would change?

I expect... _____



What Are Your...

6. What do you think about living together without making it official with marriage? What are your expectations about what living together without marriage means?

I expect... _____



7. What do you expect from the other parent of your child? What makes a good parent? How hard or easy is it to be a good parent when the parents aren't together and live apart?

I expect... _____



8. If your partner has children by others, what do you expect your partner's role to be with the other children? With the other parent?

I expect... _____



...Expectations? (continued)

9. If you (or your partner) became pregnant, would you expect to marry and raise the child together? Have you and your partner talked about this possibility? Does the chance of getting pregnant change how you think about your sex life and/or how you think about birth control?

I expect... _____



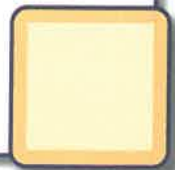
10. Do you expect to have more children? When? Under what conditions?

I expect... _____



11. What does your job or your partner's job mean to your relationship? How does your job or your partner's job situation affect the future of your relationship?

I expect... _____



What Are Your...

12. Whose job do you think it is to provide the family income – yours, your partner's or both? Is it more one or the other, or shared? How? How does that affect the relationship?

I expect... _____



13. What do you expect in terms of work and family tasks? Will both work outside the home? Do both work? Just one of you? Will one work part-time? Is daycare okay or do you think a parent should watch a child full-time? Who will take care of your children when both parents have to be someplace?

I expect... _____



14. What does sex mean for you? Is sex connected with commitment in the relationship? How much commitment? How do your expectations in this area affect your life?

I expect... _____



...Expectations? (continued)

15. How do you want to raise your children? What types of discipline do you believe in using? How? Should children have curfews? Do chores? What about allowance?

I expect... _____



16. In a relationship or marriage, who should have power and control? Does it change with different decisions? Who will control the money? Discipline of the kids? What will happen when you disagree about something important? If you are in a relationship now, how are decisions made?

I expect... _____



17. Will money be shared between the two of you or kept separately? Will you have a bank account together?

I expect... _____



What Are Your Expectations? (continued)

18. What about household tasks? Who do you expect will do what? Is a clean and orderly home a big deal for you? Who does the housework? Who checks and says it's done?

I expect... _____



19. With alcohol and drugs, what is okay? How much alcohol is too much? Will it be in the home? If your partner drinks, is it okay if he or she gets drunk?

I expect... _____



20. What kind of co-parent do you want for children you may have in the future? What kind of stepparent do you want for children you already have? Do you want someone who is playful or involved, or one who lets you take care of the kids?

I expect... _____



How Reasonable Are Your Expectations?

After responding to the 20 questions on pages 18-24, you have had considerable practice in becoming more aware of your expectations and stating them in a clear, concise manner.

Now go back to the questions and use the yellow boxes to rate how

reasonable you think your expectations are using the following scale of 1 to 10.

5

1 – “Completely unreasonable. While I may want this, it’s just not realistic.”

10 – “Completely reasonable. I think it is realistic to expect this.”

Remember, if you are not in a relationship right now, think about what you hope for in the future and what is realistic.

Example

Suppose you really like your partner, and in fact, would like to marry him or her in the future. However, you have an expectation that people shouldn’t marry until they have steady jobs, a good car and a house.

As you think about this now, you realize that having a steady job is pretty realistic – hard, but realistic. But maybe the idea of owning a house before you get married is not so realistic because of how long you’d have to wait.

If you are in a healthy and safe relationship, you might want to set aside time with your partner to talk about a few of the most important expectations. You may even want to ask your instructor if there is a workshop for couples that you could attend together. On the other hand, if you are in an unsafe relationship, don’t bring up the issue. Focus on how your expectations will affect your relationship decisions in the future.

Making Decisions

Deciding is Better than Sliding

It's important to make careful decisions rather than allowing yourself to slide into transitions about serious matters such as having sex, living together, getting married or having children. Other matters that might be good to make a decision about are listed below. Add your own examples to the list.

Circle three things you would like to make a decision about.

- ▶ To spend time alone with someone (without friends around).
- ▶ To say "I love you."
- ▶ To become physically involved.
- ▶ *To have sex.*
- ▶ To introduce my partner to my children.
- ▶ To spend time with my partner and my children together.
- ▶ To spend the night with my partner.
- ▶ To stop seeing other people.
- ▶ To bring up a discussion about marriage with my partner.
- ▶ *To start living together.*
- ▶ To tell others that we plan to get married some day.
- ▶ To set a date to get married.
- ▶ To get engaged.
- ▶ *To marry my partner.*
- ▶ To trust my partner to take care of my children when I'm not there.
- ▶ To share paying some or all of the bills together, or share financial responsibility (have a joint bank account, pay off credit cards together).
- ▶ To loan money to my partner.
- ▶ *To have a child (or another child) with my partner.*
- ▶ To introduce my partner to my family.
- ▶ _____
- ▶ _____
- ▶ _____

Now, write down one of the three decisions you circled on the previous page. Check the things you would need in order to make that decision. Be realistic, because it's probably not possible to know everything. Check the things that seem most important.

Decision #1: _____

In order to make this decision, I need...

- a good sense of this person's friends.
- information about this person's past relationships.
- a conversation about future plans for marriage.
- to know how he or she treats family.
- to complete a relationship education workshop together.
- both of us to get tested for STDs.
- to know if this person is willing to practice safe sex.
- to know how he or she treats his or her own children and/or my children.
- to know if this person wants to have more children.
- to be engaged or married.
- a sense that we communicate well or that my partner is willing to learn skills to communicate better.
- to take a personality test together and discuss the results.
- to know if my partner has been abusive in past relationships.
- my partner to complete anger management classes.
- to feel emotionally and physically safe.
- to feel secure about our commitment to one another.
- to share the same values about family, work and/or religion.
- to know that my partner is working a recovery program or is drug-free.

Additional thoughts about making this decision...

Making Decisions (continued)

Write down another decision you circled on page 26 – another item you would like to decide about, rather than letting it just happen. Again, check the things you would need in order to make that decision.

Decision #2: _____

In order to make this decision, I need...

- a good sense of this person's friends.
- information about this person's past relationships.
- a conversation about future plans for marriage.
- to know how he or she treats family.
- to complete a relationship education workshop together.
- both of us to get tested for STDs.
- to know if this person is willing to practice safe sex.
- to know how he or she treats his or her own children and/or my children.
- to know if this person wants to have more children.
- to be engaged or married.
- a sense that we communicate well or that my partner is willing to learn skills to communicate better.
- to take a personality test together and discuss the results.
- to know if my partner has been abusive in past relationships.
- my partner to complete anger management classes.
- to feel emotionally and physically safe.
- to feel secure about our commitment to one another.
- to share the same values about family, work and/or religion.
- to know that my partner is working a recovery program or is drug-free.

Additional thoughts about making this decision...

Now write down the third thing you circled on page 26. Remember to be realistic and to mark the things you really need to know or have in place to make this decision.

Decision #3: _____

In order to make this decision, I need...

- a good sense of this person's friends.
- information about this person's past relationships.
- a conversation about future plans for marriage.
- to know how he or she treats family.
- to complete a relationship education workshop together.
- both of us to get tested for STDs.
- to know if this person is willing to practice safe sex.
- to know how he or she treats his or her own children and/or my children.
- to know if this person wants to have more children.
- to be engaged or married.
- a sense that we communicate well or that my partner is willing to learn skills to communicate better.
- to take a personality test together and discuss the results.
- to know if my partner has been abusive in past relationships.
- my partner to complete anger management classes.
- to feel emotionally and physically safe.
- to feel secure about our commitment to one another.
- to share the same values about family, work and/or religion.
- to know that my partner is working a recovery program or is drug-free.

Additional thoughts about making this decision...



Tool

Primary Colors Personality Tool



PRIMARY colors

PERSONALITY TOOL by Dawn Billings

Welcome to the Primary Colors Personality Tool developed to help you discover how people are different when it comes to how they handle life and relationships. It can help you think about your own strengths and potential pitfalls with others.

Here's what to do. There are seven rows of boxes. First read Row 1 and choose the set of words that sounds the most like you. Put a 6 in that box. Then read through the rest of the boxes in that row and choose the next set of words that sounds the most like you. Put a 5 in that box. Keep going within each row until

each box has a number, down to the number 1. The box with the number 6 is the most like you. The box with the number 1 is the least like you. After you complete Row 1, move on to Row 2 and do the same thing. Then Row 3, Row 4, and so on, until you have done this for all seven rows.

	RED	ORANGE	YELLOW	GREEN	BLUE	PURPLE
ROW 1	<input type="checkbox"/> FORCEFUL, DETERMINED	<input type="checkbox"/> LIKES VARIETY, LIKES PEOPLE	<input type="checkbox"/> PEACEMAKER, AGREEABLE	<input type="checkbox"/> HONEST, DESIRES FAIRNESS	<input type="checkbox"/> LIKES CLEAR INSTRUCTIONS	<input type="checkbox"/> PRODUCTIVE, RESPONSIBLE
ROW 2	<input type="checkbox"/> LIKES GOALS, TAKES ACTION	<input type="checkbox"/> INSPIRING, GREAT COMMUNICATOR	<input type="checkbox"/> PATIENT, CARING	<input type="checkbox"/> HUMBLE, VALUES TRUST	<input type="checkbox"/> PERFECTIONIST, PICKY	<input type="checkbox"/> GETS THINGS DONE ON TIME
ROW 3	<input type="checkbox"/> SPEAKS MIND, STRONG-WILLED	<input type="checkbox"/> ENTERTAINING, LIFE OF THE PARTY	<input type="checkbox"/> SUPPORTIVE, GENTLE	<input type="checkbox"/> COMMITTED, DEPENDABLE	<input type="checkbox"/> THOROUGH, ACCURATE	<input type="checkbox"/> FOCUSED, COMPLETES THINGS
ROW 4	<input type="checkbox"/> QUICK TO ACT, DIRECT	<input type="checkbox"/> LOVES FUN, MAKES QUICK DECISIONS	<input type="checkbox"/> GIVES IN TO OTHERS	<input type="checkbox"/> SPIRITUAL OUTLOOK, VALUES RESPECT	<input type="checkbox"/> LIKES IDEAS, LIKES TO SOLVE PROBLEMS	<input type="checkbox"/> ORGANIZED, LEVEL-HEADED
ROW 5	<input type="checkbox"/> WANTS TO WIN, COMPETITIVE	<input type="checkbox"/> BLURTS OUT WHAT COMES TO MIND	<input type="checkbox"/> WARM, UNDERSTANDING	<input type="checkbox"/> SINCERE, CAN BE NAIVE	<input type="checkbox"/> UNDER CONTROL, INTENSE	<input type="checkbox"/> LIKES TO TEACH, FOLLOWS RULES
ROW 6	<input type="checkbox"/> FIERY, EASILY ANNOYED	<input type="checkbox"/> RISK TAKER, JUMPS AT OPPORTUNITIES	<input type="checkbox"/> EASY-GOING, AVOIDS CONFLICT	<input type="checkbox"/> PURPOSEFUL, THANKFUL	<input type="checkbox"/> LIKES ORDER, LIKES DETAILS	<input type="checkbox"/> BLUNT, TO THE POINT
ROW 7	<input type="checkbox"/> TAKES CHARGE, PROUD	<input type="checkbox"/> LOTS OF ENERGY, SPONTANEOUS	<input type="checkbox"/> LIKES ROMANCE	<input type="checkbox"/> BIG PICTURE FOCUS, POLITE	<input type="checkbox"/> CURIOUS, LIKES BEING ALONE	<input type="checkbox"/> LIKES HIGH STANDARDS
TOTALS	<input type="checkbox"/> TOTAL RED	<input type="checkbox"/> TOTAL ORANGE	<input type="checkbox"/> TOTAL YELLOW	<input type="checkbox"/> TOTAL GREEN	<input type="checkbox"/> TOTAL BLUE	<input type="checkbox"/> TOTAL PURPLE

Scoring: Now, instead of working across the rows, we'll look at the numbers down the columns. Add up all the numbers in the Red column and put the total in the Red total box at the bottom. Then add up the numbers in the Orange column and put that number in the Orange total box, and so forth, for each column. The highest possible score in each column is 42 and the lowest possible score is 7.

(You may want to transfer your results to the spaces on the following page.) Now, turn the page. ▶

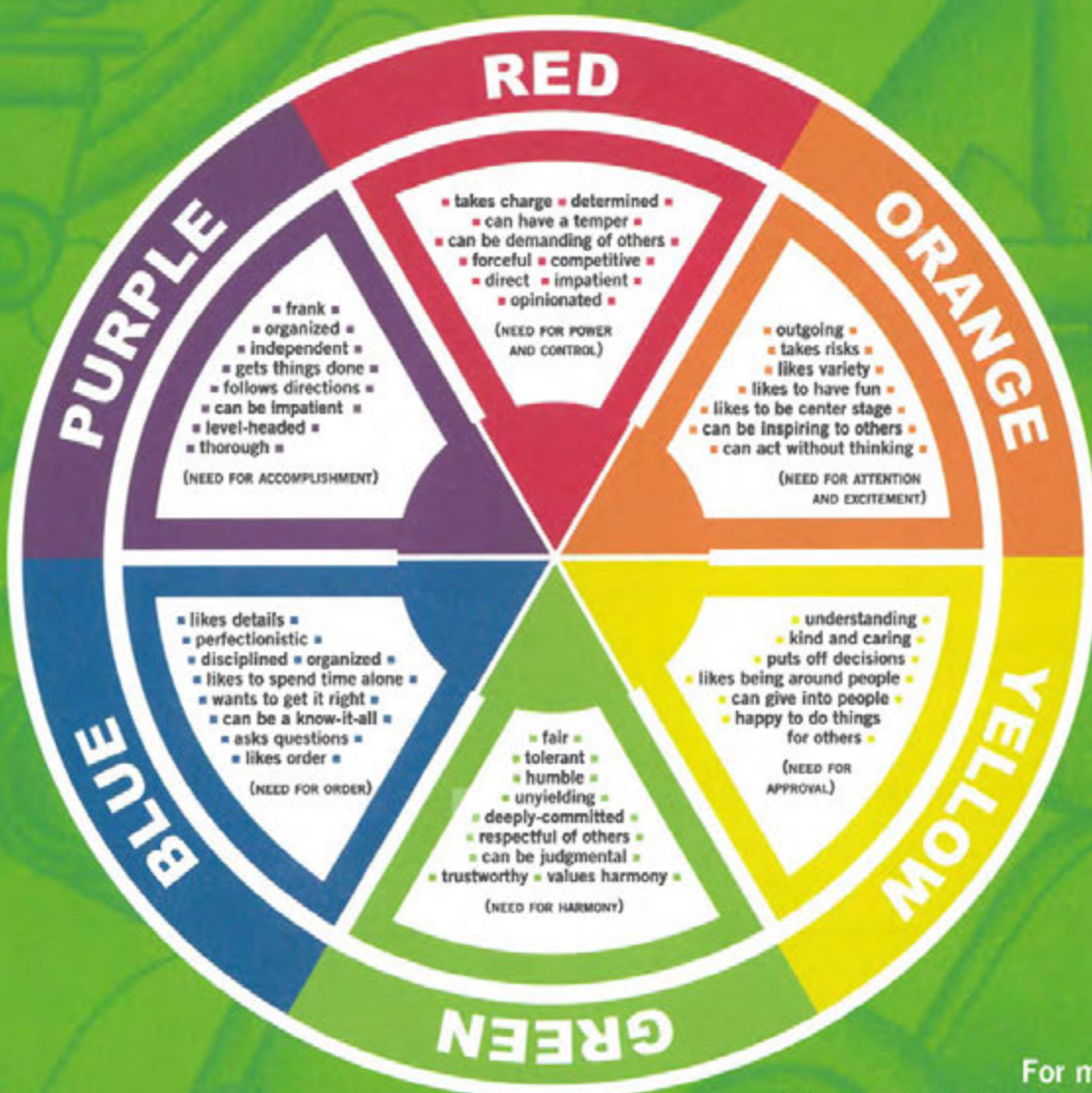
RED	ORANGE	YELLOW	GREEN	BLUE	PURPLE
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
TOTAL	TOTAL	TOTAL	TOTAL	TOTAL	TOTAL

Thinking about your

PRIMARY colors

The column with the highest total is your Primary Color, and the columns with the next highest totals are your Secondary Colors. These colors are likely to describe you. Every personality has strengths and weaknesses.

Take a look at the Color Wheel below to see if your Primary and Secondary Colors fit you. Most people think that their colors fit well, but if they don't for you, it's okay. Focus instead on the colors that seem the most like you.



For more information about Dawn Billings' work: www.DawnBillings.com

Dawn Billings Color Personality Test **[Primary Colors]**

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Pitfalls for

PERSONALITYtypes

If you look carefully at the Color Wheel, you will see that each personality type has strengths. Below, a major strength of each color is listed first. There are also a number of potential pitfalls or problem areas listed for each color type. These can be useful to think about in terms of who you are and how you treat others. The descriptions can also help you think about how others in your life are different from you, and how you can best relate to them.

RED PERSONALITIES ▶ Watch Out for these Potential Relationship Pitfalls:

- ▶ **A Major Strength:** Your greatest strength is that you can take charge and lead when you need to do so.
- ▶ You can be too rigid. “My Way or the Highway” thinking can cause people to leave you.
- ▶ Red personalities love being RIGHT, so much so that there are times that they would rather be RIGHT than be loved. You must remember that your opinions are just that—opinions—not facts.
- ▶ Your tendency to make your temper or bad mood someone else’s problem damages trust in your relationships.
- ▶ Your gruff exterior can keep people from really knowing and loving the best parts of you.
- ▶ You can be too focused on yourself and not enough on others around you.

PURPLE PERSONALITIES ▶ Watch Out for these Potential Relationship Pitfalls:

- ▶ **A Major Strength:** Your greatest strength is that you are good at getting things done.
- ▶ You are always at war with time. You believe there is not enough time to accomplish the things that need to be accomplished. You can have difficulty getting your priorities in order — tunnel vision with your work can harm your relationships.
- ▶ You love having the RIGHT answer to a problem. But you’ll do best in relationships when you remember that others can assist you in solving problems, and you learn to value their viewpoints as well.
- ▶ Your focus can be very narrow. This, at times, can cause your communication to be abrupt. You need to try to have conversations with your spouse or partner, children and co-workers that are longer, at times, than what is necessary.
- ▶ Your tendency to be efficient can leave your family and friends feeling left out of your life. You need to remember to make time for the people you love and love them in a way that feels like love to them.
- ▶ You have a tendency to define yourself by what you are able to accomplish and produce.

BLUE PERSONALITIES ▶ Watch Out for these Potential Relationship Pitfalls:

- ▶ **A Major Strength:** Your greatest strength is that you are organized and focused.
- ▶ Sometimes you don’t communicate your feelings because you can’t find the *perfect* way to do it. You sometimes think too much about things.
- ▶ Blue personalities are doers and need to do things the RIGHT way. This causes them to sometimes not take time to relax and listen. You need to understand that people will think you are much smarter and more dedicated when you show you are willing to listen to them.
- ▶ Watch out for a tendency to talk down to others, to be a “know it all,” or treat others without respect. Try to be more accepting.
- ▶ You tend to judge others but that may actually make you (and others) unhappy and frustrated. Try to be more understanding. It could turn your world around.
- ▶ You have a tendency to be a perfectionist. This can make you and all those around you very unhappy. Learn the difference between perfect and great.

Pitfalls for

PERSONALITYtypes

GREEN PERSONALITIES ▶ Watch Out for these Potential Relationship Pitfalls:

- ▶ **A Major Strength:** Your greatest strength is that you are respectful and accepting of others.
- ▶ However, you must watch out for becoming judgmental, or feeling that your perspectives and values are superior to other people's, even your partner's.
- ▶ You are likely a big picture thinker. You may tend to have trouble solving a specific problem until you know how the problem relates to the big picture. Sometimes you make things more complicated than they need to be.
- ▶ Sometimes green personalities have such a strong inner spiritual focus that their partners feel like they are not important. Make sure you make your partner feel like a priority.
- ▶ Greens become discouraged when they think the world or people around them are out of tune with the RIGHT values. They don't care as much about *being right* as they care that things *are right* with the world.
- ▶ Your focus on what is fair or right for the world can make you less sensitive to the needs of individuals.

YELLOW PERSONALITIES ▶ Watch Out for these Potential Relationship Pitfalls:

- ▶ **A Major Strength:** Your greatest strength is that you are gentle and understanding.
- ▶ Your feelings can be so strong that you sometimes do things without thinking. Your heart can overrule your head, so be sure you make clear decisions about relationships.
- ▶ Yellow personalities don't care as much about being right as about being loved. This could make you more vulnerable to picking or staying with partners who might not treat you well.
- ▶ Because of your gentle nature, you have a tendency to give in to others. When you are hurt or are not appreciated, you might use guilt to attempt to get what you need rather than being direct and telling others what you want to see happen.
- ▶ Many times you will sacrifice your needs for the needs of others. This makes you angry but your anger comes out in very passive-aggressive, or indirect, ways.
- ▶ You have a tendency to over-commit yourself. It is very hard for you to say NO. You need to speak up for what you want and need. This is a skill that you need to develop in order to have happy, healthy relationships.

ORANGE PERSONALITIES ▶ Watch Out for these Potential Relationship Pitfalls:

- ▶ **A Major Strength:** Your greatest strength is that you help people have fun and try new things.
- ▶ You can communicate well when you take the time to do it, but you need to work on slowing down to really listen to others.
- ▶ Orange personalities aren't as interested in being right as they are in getting their way. They are so good at talking that they sometimes wind up manipulating people. This can make it hard for others to trust them.
- ▶ You have a hard time balancing your commitments and having fun. The song "Girls Just Wanna Have Fun" was written for orange personalities. You can be so focused on yourself that you sometimes have a hard time following through on the things you told others that you would do.
- ▶ You can act without thinking about the consequences. This can get you into trouble in relationships—even at work and sometimes with the law. Learn to think things through carefully.
- ▶ You have a tendency to want to be the center of attention. This drive for attention can lead you to ignore other people, even those who are most important to you.



Financial Workshop

Money Smart





MODULE 3: Your Income and Expenses

PARTICIPANT GUIDE



MONEY SMART for Adults

SEPTEMBER 2018

Table for Calculating Monthly Amounts

Frequency: How often you receive the income	Do this first Then enter into the Log
Annual (once per year)	Divide by 12
Semi-annual (twice per year)	Divide by 6
Quarterly (four times per year)	Divide by 3
Monthly (once per month)	Use as-is
Bimonthly (twice per month)	Multiply by 2
Biweekly (every two weeks)	Multiply by 26 and then divide by 12
Weekly (every week)	Multiply by 52 and then divide by 12



Remember the Key Takeaway

Understand your income. That is the first step to using it to meet your needs.



Apply It: My Monthly Income Log

List your sources of income and the amount you received for a given month to get a better idea of your total income. Check whether each source is regular (R), unpredictable (U), seasonal (S), or one-time (O). This will help you plan for future months.

You may have to do some math to get monthly amounts if you receive income on a schedule other than monthly. See the *Table for Calculating Monthly Amounts* on the next page for help.

Income for the Month of _____

Source of Income	Monthly Amount	Regular (R), Unpredictable (U), Seasonal (S), or One-Time (O)
Net (Take-Home) Pay Job 1		<input type="checkbox"/> R <input type="checkbox"/> U <input type="checkbox"/> S <input type="checkbox"/> O
Net (Take-Home) Pay Job 2		<input type="checkbox"/> R <input type="checkbox"/> U <input type="checkbox"/> S <input type="checkbox"/> O
Net (Take-Home) Pay Job 3		<input type="checkbox"/> R <input type="checkbox"/> U <input type="checkbox"/> S <input type="checkbox"/> O
Net Self-Employment Income		<input type="checkbox"/> R <input type="checkbox"/> U <input type="checkbox"/> S <input type="checkbox"/> O
Public Benefit 1:		<input type="checkbox"/> R <input type="checkbox"/> U <input type="checkbox"/> S <input type="checkbox"/> O
Public Benefit 2:		<input type="checkbox"/> R <input type="checkbox"/> U <input type="checkbox"/> S <input type="checkbox"/> O
Public Benefit 3:		<input type="checkbox"/> R <input type="checkbox"/> U <input type="checkbox"/> S <input type="checkbox"/> O
Public Benefit 4:		<input type="checkbox"/> R <input type="checkbox"/> U <input type="checkbox"/> S <input type="checkbox"/> O
Interest		<input type="checkbox"/> R <input type="checkbox"/> U <input type="checkbox"/> S <input type="checkbox"/> O
Dividends		<input type="checkbox"/> R <input type="checkbox"/> U <input type="checkbox"/> S <input type="checkbox"/> O
Child Support		<input type="checkbox"/> R <input type="checkbox"/> U <input type="checkbox"/> S <input type="checkbox"/> O
Alimony		<input type="checkbox"/> R <input type="checkbox"/> U <input type="checkbox"/> S <input type="checkbox"/> O
Gifts		<input type="checkbox"/> R <input type="checkbox"/> U <input type="checkbox"/> S <input type="checkbox"/> O
Other:		<input type="checkbox"/> R <input type="checkbox"/> U <input type="checkbox"/> S <input type="checkbox"/> O
Other:		<input type="checkbox"/> R <input type="checkbox"/> U <input type="checkbox"/> S <input type="checkbox"/> O
Other:		<input type="checkbox"/> R <input type="checkbox"/> U <input type="checkbox"/> S <input type="checkbox"/> O
Total Income (add up rows above)		



Apply It: My Saving, Sharing, and Spending Diary

Write down what you save, share, or spend each day, preferably for one month. Check if the expense is a Need (N), Want (W), or Obligation (O). You'll need to make copies of this worksheet before you begin your tracking. Or, you can use an app on a mobile device.

My Saving, Sharing, and Spending for the Week of: _____

Day	Expense	Amount	Need (N), Want (W), or Obligation (O)
	Example: <i>Lunch at restaurant</i>	<u>\$15.57</u>	<input type="checkbox"/> N <input checked="" type="checkbox"/> W <input type="checkbox"/> O
	Example: <i>Bus Pass</i>	<u>\$20.00</u>	<input checked="" type="checkbox"/> N <input type="checkbox"/> W <input type="checkbox"/> O
Sunday	_____	\$ _____	<input type="checkbox"/> N <input type="checkbox"/> W <input type="checkbox"/> O
	_____	\$ _____	<input type="checkbox"/> N <input type="checkbox"/> W <input type="checkbox"/> O
	_____	\$ _____	<input type="checkbox"/> N <input type="checkbox"/> W <input type="checkbox"/> O
	_____	\$ _____	<input type="checkbox"/> N <input type="checkbox"/> W <input type="checkbox"/> O
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	_____	\$ _____	<input type="checkbox"/> N <input type="checkbox"/> W <input type="checkbox"/> O
	_____	\$ _____	<input type="checkbox"/> N <input type="checkbox"/> W <input type="checkbox"/> O
Monday	_____	\$ _____	<input type="checkbox"/> N <input type="checkbox"/> W <input type="checkbox"/> O
	_____	\$ _____	<input type="checkbox"/> N <input type="checkbox"/> W <input type="checkbox"/> O
	_____	\$ _____	<input type="checkbox"/> N <input type="checkbox"/> W <input type="checkbox"/> O
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	_____	\$ _____	<input type="checkbox"/> N <input type="checkbox"/> W <input type="checkbox"/> O
	_____	\$ _____	<input type="checkbox"/> N <input type="checkbox"/> W <input type="checkbox"/> O
Tuesday	_____	\$ _____	<input type="checkbox"/> N <input type="checkbox"/> W <input type="checkbox"/> O
	_____	\$ _____	<input type="checkbox"/> N <input type="checkbox"/> W <input type="checkbox"/> O
	_____	\$ _____	<input type="checkbox"/> N <input type="checkbox"/> W <input type="checkbox"/> O
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	_____	\$ _____	<input type="checkbox"/> N <input type="checkbox"/> W <input type="checkbox"/> O
	_____	\$ _____	<input type="checkbox"/> N <input type="checkbox"/> W <input type="checkbox"/> O
	_____	\$ _____	<input type="checkbox"/> N <input type="checkbox"/> W <input type="checkbox"/> O

Apply It: My Saving, Sharing, and Spending Diary *continued*

Day	Expense	Amount	Need (N), Want (W), or Obligation (O)
Wednesday		\$ _____	<input type="checkbox"/> N <input type="checkbox"/> W <input type="checkbox"/> O
		\$ _____	<input type="checkbox"/> N <input type="checkbox"/> W <input type="checkbox"/> O
		\$ _____	<input type="checkbox"/> N <input type="checkbox"/> W <input type="checkbox"/> O
		\$ _____	<input type="checkbox"/> N <input type="checkbox"/> W <input type="checkbox"/> O
		\$ _____	<input type="checkbox"/> N <input type="checkbox"/> W <input type="checkbox"/> O
		\$ _____	<input type="checkbox"/> N <input type="checkbox"/> W <input type="checkbox"/> O
		\$ _____	<input type="checkbox"/> N <input type="checkbox"/> W <input type="checkbox"/> O
Thursday		\$ _____	<input type="checkbox"/> N <input type="checkbox"/> W <input type="checkbox"/> O
		\$ _____	<input type="checkbox"/> N <input type="checkbox"/> W <input type="checkbox"/> O
		\$ _____	<input type="checkbox"/> N <input type="checkbox"/> W <input type="checkbox"/> O
		\$ _____	<input type="checkbox"/> N <input type="checkbox"/> W <input type="checkbox"/> O
		\$ _____	<input type="checkbox"/> N <input type="checkbox"/> W <input type="checkbox"/> O
		\$ _____	<input type="checkbox"/> N <input type="checkbox"/> W <input type="checkbox"/> O
		\$ _____	<input type="checkbox"/> N <input type="checkbox"/> W <input type="checkbox"/> O
Friday		\$ _____	<input type="checkbox"/> N <input type="checkbox"/> W <input type="checkbox"/> O
		\$ _____	<input type="checkbox"/> N <input type="checkbox"/> W <input type="checkbox"/> O
		\$ _____	<input type="checkbox"/> N <input type="checkbox"/> W <input type="checkbox"/> O
		\$ _____	<input type="checkbox"/> N <input type="checkbox"/> W <input type="checkbox"/> O
		\$ _____	<input type="checkbox"/> N <input type="checkbox"/> W <input type="checkbox"/> O
		\$ _____	<input type="checkbox"/> N <input type="checkbox"/> W <input type="checkbox"/> O
		\$ _____	<input type="checkbox"/> N <input type="checkbox"/> W <input type="checkbox"/> O
Saturday		\$ _____	<input type="checkbox"/> N <input type="checkbox"/> W <input type="checkbox"/> O
		\$ _____	<input type="checkbox"/> N <input type="checkbox"/> W <input type="checkbox"/> O
		\$ _____	<input type="checkbox"/> N <input type="checkbox"/> W <input type="checkbox"/> O
		\$ _____	<input type="checkbox"/> N <input type="checkbox"/> W <input type="checkbox"/> O
		\$ _____	<input type="checkbox"/> N <input type="checkbox"/> W <input type="checkbox"/> O
		\$ _____	<input type="checkbox"/> N <input type="checkbox"/> W <input type="checkbox"/> O
		\$ _____	<input type="checkbox"/> N <input type="checkbox"/> W <input type="checkbox"/> O



Apply It: My Monthly Expense Log

Use the information you put into the previous tool, *Apply It: My Saving, Sharing, and Spending Diary*, to complete this monthly expense log. This will help you organize and categorize how you use your money. This is an important step to building a spending and saving plan.

- Grouping things into categories will make it easier for you to decide if you want to make any changes.
- The expense log is separated into sections for saving, sharing, and spending.
- Use the “Notes” column to write down how you could change an item or other notes important to you.
- You may have to do some math to get monthly amounts for this log if you save, share, or spend on a schedule other than monthly. See the *Table for Calculating Monthly Amounts* after the log for help.
- For some rows of the log, you’ll need to add up several entries from your diary. For example, you may need to add up the costs from several grocery store trips to get the “Monthly Amount” for the row for “Groceries and Household Supplies.”
- You may have expenses that don’t fit into any of the listed categories. There are extra lines for you to create your own categories if you need them.

Expense Log

My Expenses for the Month of: _____

My Saving

Item	Monthly Amount	Notes
Saving Toward: An Emergency Fund		
Saving Toward:		
Saving Toward:		
Total Savings (add up rows above)		

My Sharing

Item	Monthly Amount	Notes
Sharing with Family and Friends		
Charitable Contributions		
Other:		
Other:		
Total Sharing (add up rows above)		

Apply It: My Monthly Expense Log *continued*

My Spending

Item	Monthly Amount	Notes
Rent / Mortgage Payment		
Property Taxes / Insurance		
Water		
Electric		
Gas / Oil		
Trash Collection		
Telephone (Cell and Land-Line)		
Internet		
Cable / Satellite / TV Viewing Services		
Car/Truck Payment		
Car/Truck Insurance		
Car/Truck Maintenance and Repair		
Car/Truck Fuel		
Public Transportation		
Health Insurance (portion not covered by employer or taken out of gross pay)		
Other Healthcare Expenses		
Student Loan Payments		
Credit Card Debt Payments		
Other Debt Payments		
Personal Care Attendant		
Eldercare		
Childcare / Child Support Payments		
Groceries and Household Supplies		
Eating Out or Take-Out		
Service Animal Expenses		
Pet Care		
Personal Expenses		
Entertainment		
Other:		
Other:		
Total Spending (add up rows above)		

Try It: Making a Monthly Payment Calendar *continued*

Juan Carlo's Monthly Payment Calendar

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
9/28	9/29	9/30	10/1	10/2	10/3	10/4
10/5	10/6	10/7	10/8	10/9	10/10	10/11
10/12	10/13	10/14	10/15	10/16	10/17	10/18
10/19	10/20	10/21	10/22	10/23	10/24	10/25
10/26	10/27	10/28	10/29	10/30	10/31	11/1



Remember the Key Takeaway

Understand your expenses. That will help you decide how to save, share, and spend your income.



Try It: Making a Monthly Payment Calendar

Read the scenario and Juan Carlo's List of Monthly Payments. Then complete Juan Carlo's Monthly Payment Calendar on the next page by writing in when he should be paying which bills.

Scenario: Juan Carlo Uses a Monthly Payment Calendar to Take Charge of His Bills

A few years ago, it seemed to Juan Carlo like he could never get ahead on paying his bills. Paying late fees on one bill would mean that he did not have enough money to pay another bill on time.

Now Juan Carlo uses a monthly payment calendar to manage his spending. He first lists the expenses he must pay regularly. Then he completes a monthly payment calendar. The calendar reminds him when to make payments and helps him avoid being late. To ensure his family understands the financial priorities for the household, he posts the monthly payment calendar on the refrigerator.

Juan Carlo makes some payments a little early to avoid unexpected events and mail delays getting in the way of paying bills on time. For example, he pays his rent two days early, just in case he's busy on the day rent is due. For bills he pays by mail, he sends the payment seven days early to allow time for it to arrive. He set up some bills to be paid automatically from his credit card five days before they are due. He pays his credit card bill online the day before it's due.

It surprised Juan Carlo how important the monthly payment calendar has become to his family's finances. He feels more in control of his financial life. He smiled when his daughter made a miniature bill calendar for the refrigerator in her doll house.



Juan Carlo's List of Monthly Payments

Monthly Payments	Monthly Amount	Due Date	Payment Method
Rent	\$845	Due 10/1	In-person
Car payment	\$145	Due 10/8	Mail
Student loan payment	\$120	Due 10/15	Mail
Phone bill	\$70	Due 10/17	Automatic payment from credit card
Credit card payment	\$170	Due 10/20	Paid online
Car insurance	\$100	Due 10/27	Automatic payment from credit card

MY MONTHLY PAYMENT CALENDAR

S	M	T	W	T	F	S

WHY DAD INC?

Fatherhood plays a critical role in child development. Whether you are married to a partner, are divorced, trying to co-parent, or a father figure, having an engaged dad puts kids at lower risk for drug abuse or winding up in jail later in life. Having a father who is present helps kids develop healthier relationships.

Since 2020, DAD INC. continues to equip dads towards resilient parenting, with the goal to help their kids secure a brighter future. **A father's success is our goal.** Through our *workshops*, *personal coaching*, and *vast care coordination platform*, we equip dads to lead and influence for the greater good of their communities.



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