


# POCKETS|CHANGE

## Urgent/Important Spending Matrix



A quick tool to sort spending



Budgets are personal. Your budget should 100% line up to your values and not anyone else's. One of the best pieces of insight I ever came across is the idea that where you spend your money is a representation of what you value. If you want to buy coffee every day and you can afford it, please, I beg you, buy your coffee every day and enjoy every sip of it.

*Pamela Capalad*



**THE BASICS**  
**Urgent**  
**+**  
**Important**

The Basics are your short term needs, the items that money has to go to - think lunch, cell phone etc.

**THE DETAILS**  
**Urgent**  
**+**  
**Not Important**

The Details are the things we don't want to live without (like I don't need coffee, but I **NEED** coffee). These are our personal non-negotiables that support our emotional well-being and make life a bit more awesome.

# THE NOTHING

Not Urgent + Not Important

**THE NOTHING**  
**Not Urgent**  
**+**  
**Not Important**

The Nothing are the things we forget as soon as we buy them - the pack of classroom decals at the counter or the \$100 dollar trip to Target when you just needed one thing.

The spending here can be redirected once we spot it.





The Yes are the things we are saving for, it could be a two-week vacation, a new car, or even a new home.

These can be scary to consider and we often tell ourselves, "I'll do it later." Making these a priority can make our long term goals possible.



# Savings Principles

Pay your future self first.

Saving is a decision, then a habit.

To build a savings habit, you also need to change your  
spending habit.

Instead of saving for a thing, save for a feeling.

Now is the best time to save.



# MONEY TALKS



Write down the last 5 things you bought.

Are any of the things you bought  
things you couldn't live without?



Is anything on the list  
something you didn't even remember buying?

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## Urgent Important Spending Plan

THE BASICS: NEED TO SPEND		THE YES: SAVINGS PLAN		Potential Expenses
Description	Amount (Monthly)	What do you want to save for and why?		Metrocard/Transportation
				Gas/Fuel
				Pens and Pencils
				Books
				Personal Care/Grooming
				Clothes
				Laptop or Tablet
				Data Plan/Internet
			Entertainment/Movies/Events	
			Breakfast/Lunch/Snacks	
			Afterschool Club Expenses	
			Sports Clothes	
			Sports Equipment	
TOTAL NEEDS		How much do you need to save?	\$	Hobbies/Clubs
		How much can you save each month?	\$	Field Trips
THE DETAILS: WANT TO SPEND		THE NOTHING: BLACK HOLE OF SPENDING		Other School Supplies
Description	Amount (Monthly)	Description	Amount (Monthly)	
		Questions For Reflection When Buying an Item		
		How do I feel about this purchase?		
		Will I remember this purchase?		
		Where would this purchase fit on the urgent important matrix?		
TOTAL WANTS				