

# **Guide to Creating Your PASS (Purpose-Aligned Spending Plan )**

## **Step 1: Identify Your Monthly Priorities**

(What matters most to you each month?)

- Priority 1: \_\_\_\_\_
- Priority 2: \_\_\_\_\_
- Priority 3: \_\_\_\_\_

## **Step 2: List Your Spending Categories**

(Keep it simple. These are broad areas where money naturally flows)

### **Needs / Essential Living**

- Housing
- Utilities
- Groceries
- Emergency Fund

### **Wants / Enhanced Living**

- Entertainment / Subscriptions
- Hobbies / fun
- Dining out
- Travel

### **Self-Care & Growth**

- Personal care
- Health & wellness
- Savings and Investing
- Insurance

### **Joyful Spending & Causes**

- Experiences
- Joyful spending (“treats with intention”)
- Charitable giving and contributions

### **Obligations to Others**

- Parental support
- Extended family support

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### Step 3: Assign Purpose-Aligned Amounts

(Allocate amounts based on your values and priorities for the month)

| Category | Planned Amount | Purpose/Why This Matters |
|----------|----------------|--------------------------|
|          |                |                          |
|          |                |                          |
|          |                |                          |
|          |                |                          |
|          |                |                          |

(Use as many rows as you need)

### Step 4: Define Your Non-Negotiables

(What protects your peace each month?)

- My top non-negotiable expenses:

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- One joyful or meaningful thing I will spend on with intention:

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### Step 5: Set a Monthly Spending Intention

(A one-sentence guide for how you want to approach your money)

- Monthly Spending Intention:

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