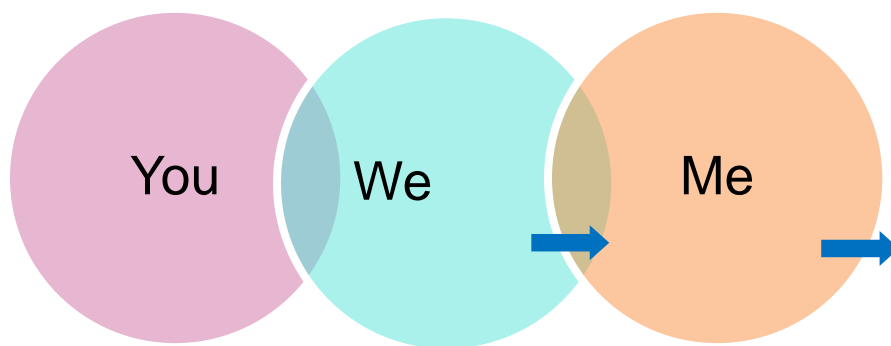




# Plan It for the Planet

by

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## FINANCIAL PLANNING

Financial Planning is simply a tool to plan how we use our resources. Resources can be defined as a natural feature which enhances the quality of life. Sustainability is defined as using resources so that the resource is not depleted or permanently depleted. When you start to Plan It for the Planet – you are intending to make a commitment to a resource that enhances the quality of human life so that it is not depleted nor permanently damaged for future advantage or benefit.

So as a consumer it means that you will make purchases and take care of them. You will not waste them. As an employee or business owner, you will make decisions that enhance your business and your people for the long term. As an individual investor you commit to invest in assets that expect to make a profit but not to be profitable at the expense of people or the planet.

## START WITH YOU

The first step to financial planning is to define your own principles and values. Why? Well sometimes we make decisions on what others expect of us and not what we want. Have you ever been shopping and someone said, “That is so you! You just have to get it!” But you look in the mirror and think, “No way.” Well that’s life. We are influenced in many ways by friends, social media, media, family and our own cultural ideals. But are we true to ourselves? So the first step is to decide what you hold important.

The ultimate value of life depends upon awareness and the power of contemplation rather than upon mere survival. Aristotle

The following is a list of common values; circle the top ten values that are true to you:

<b>Ability</b>	<b>Leadership</b>
<b>Abundance</b>	<b>Learning</b>
<b>Acceptance</b>	<b>Liberty</b>
<b>Accomplishment</b>	<b>Logic</b>
<b>Achievement</b>	<b>Love</b>
<b>Acknowledgement</b>	<b>Loyalty</b>
<b>Adaptability</b>	Making a difference
<b>Adventure</b>	<b>Mastery</b>
<b>Affection</b>	<b>Maturity</b>
<b>Affluence</b>	<b>Mindfulness</b>
<b>Ambition</b>	<b>Moderation</b>
<b>Appreciation</b>	<b>Modesty</b>
<b>Attractiveness</b>	<b>Motivation</b>
<b>Balance</b>	<b>Neatness</b>
<b>Beauty</b>	<b>Obedience</b>
<b>Belongingness</b>	<b>Open-mindedness</b>
<b>Benevolence</b>	<b>Optimism</b>
<b>Bravery</b>	<b>Order</b>
<b>Brilliance</b>	<b>Organization</b>
<b>Calmness</b>	<b>Originality</b>
<b>Capability</b>	<b>Outrageousness</b>
<b>Care</b>	<b>Passion</b>
<b>Challenge</b>	<b>Peacefulness</b>
<b>Charity</b>	<b>Perceptiveness</b>
<b>Commitment</b>	<b>Perfection</b>
<b>Compassion</b>	<b>Perseverance</b>
<b>Competence</b>	<b>Persistence</b>
<b>Confidence</b>	<b>Philanthropy</b>
<b>Connection</b>	<b>Pleasure</b>
<b>Contribution</b>	<b>Popularity</b>
<b>Control</b>	<b>Pragmatism</b>
<b>Cooperation</b>	<b>Presence</b>
<b>Courage</b>	<b>Privacy</b>
<b>Courtesy</b>	<b>Proficiency</b>
<b>Creativity</b>	<b>Professionalism</b>
<b>Credibility</b>	<b>Prosperity</b>
<b>Curiosity</b>	<b>Prudence</b>
<b>Decisiveness</b>	<b>Punctuality</b>
<b>Dependability</b>	<b>Realism</b>
<b>Determination</b>	<b>Readiness</b>
<b>Devotion</b>	<b>Reason</b>
<b>Dignity</b>	<b>Relaxation</b>

<b>Diligence</b>	<b>Reliability</b>
<b>Discernment</b>	<b>Resilience</b>
<b>Discipline</b>	<b>Resourcefulness</b>
<b>Discovery</b>	<b>Respect</b>
<b>Discretion</b>	<b>Reverence</b>
<b>Diversity</b>	<b>Richness</b>
<b>Economy</b>	<b>Sacrifice</b>
<b>Education</b>	<b>Satisfaction</b>
<b>Effectiveness</b>	<b>Security</b>
<b>Efficiency</b>	<b>Self-control</b>
<b>Empathy</b>	<b>Selflessness</b>
<b>Encouragement</b>	<b>Self-realization</b>
<b>Endurance</b>	<b>Self-reliance</b>
<b>Energy</b>	<b>Sensitivity</b>
<b>Enjoyment</b>	<b>Serenity</b>
<b>Enlightenment</b>	<b>Service</b>
<b>Excellence</b>	<b>Sharing</b>
<b>Experience</b>	<b>Significance</b>
<b>Expertise</b>	<b>Silence</b>
<b>Facilitating</b>	<b>Simplicity</b>
<b>Fairness</b>	<b>Sincerity</b>
<b>Faith</b>	<b>Skillfulness</b>
<b>Fashion</b>	<b>Solidarity</b>
<b>Fidelity</b>	<b>Solitude</b>
<b>Focus</b>	<b>Sophistication</b>
<b>Fortitude</b>	<b>Soundness</b>
<b>Freedom</b>	<b>Spirituality</b>
<b>Friendliness</b>	<b>Spontaneity</b>
<b>Frugality</b>	<b>Stability</b>
<b>Fun</b>	<b>Stewardship</b>
<b>Generosity</b>	<b>Strength</b>
<b>Giving</b>	<b>Structure</b>
<b>Grace</b>	<b>Success</b>
<b>Gratitude</b>	<b>Support</b>
<b>Growth</b>	<b>Sympathy</b>
<b>Guidance</b>	<b>Synergy</b>
<b>Happiness</b>	<b>Teamwork</b>
<b>Harmony</b>	<b>Thrifty</b>
<b>Health</b>	<b>Traditionalism</b>
<b>Heart</b>	<b>Tranquility</b>
<b>Honesty</b>	<b>Transcendence</b>
<b>Honour</b>	<b>Trust</b>
<b>Independence</b>	<b>Truth</b>
<b>Inspiration</b>	<b>Understanding</b>
<b>Integrity</b>	<b>Unity</b>
<b>Intelligence</b>	<b>Utility</b>

**Intimacy**  
**Intuition**  
**Joy**  
**Justice**  
**Kindness**

**Virtue**  
**Vision**  
**Wealth**  
**Wisdom**

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**CREATE OR INSERT YOUR BUDGET**

If you have not yet created a budget, one of the best tools that I have found are the free download templates that are available with Microsoft Excel. Here is the Personal Monthly Budget:

## Personal Monthly Budget

<b>PROJECTED MONTHLY INCOME</b>	Income 1	\$2,500	<b>PROJECTED BALANCE (Projected income minus expenses)</b>	\$940	
	Extra income	\$500		<b>ACTUAL BALANCE (Actual income minus expenses)</b>	\$960
	<b>Total monthly income</b>	<b>\$3,000</b>			
<b>ACTUAL MONTHLY INCOME</b>	Income 1	\$2,500	<b>DIFFERENCE (Actual minus projected)</b>	\$20	
	Extra income	\$500			
	<b>Total monthly income</b>	<b>\$3,000</b>			

<b>HOUSING</b>	<b>Projected Cost</b>	<b>Actual Cost</b>	<b>Difference</b>
Mortgage or rent	\$1,500	\$1,400	\$100
Phone	\$60	\$100	-\$40
Electricity	\$50	\$60	-\$10
Gas	\$200	\$180	\$20
Water and sewer			\$0
Cable			\$0
Waste removal			\$0
Maintenance or repairs			\$0
Supplies			\$0

<b>ENTERTAINMENT</b>	<b>Projected Cost</b>	<b>Actual Cost</b>	<b>Difference</b>
Video/DVD	\$0	\$50	-\$50
CDs			\$0
Movies			\$0
Concerts			\$0
Sporting events			\$0
Live theater			\$0
Other			\$0
Other			\$0
Other			\$0

Other			\$0
<b>Total</b>	<b>\$1,810</b>	<b>\$1,740</b>	<b>\$70</b>

<b>TRANSPORTATION</b>	<b>Projected Cost</b>	<b>Actual Cost</b>	<b>Difference</b>
Vehicle payment	\$250	\$250	\$0
Bus/taxi fare			\$0
Insurance			\$0
Licensing			\$0
Fuel			\$0
Maintenance			\$0
Other			\$0
<b>Total</b>	<b>\$250</b>	<b>\$250</b>	<b>\$0</b>

<b>INSURANCE</b>	<b>Projected Cost</b>	<b>Actual Cost</b>	<b>Difference</b>
Home			\$0
Health			\$0
Life			\$0
Other			\$0
<b>Total</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>

<b>FOOD</b>	<b>Projected Cost</b>	<b>Actual Cost</b>	<b>Difference</b>
Groceries			\$0
Dining out			\$0
Other			\$0
<b>Total</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>

<b>PETS</b>	<b>Projected Cost</b>	<b>Actual Cost</b>	<b>Difference</b>
Food			\$0
Medical			\$0
Grooming			\$0
Toys			\$0
Other			\$0

<b>Total</b>	<b>\$0</b>	<b>\$50</b>	<b>-\$50</b>
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<b>LOANS</b>	<b>Projected Cost</b>	<b>Actual Cost</b>	<b>Difference</b>
Personal			\$0
Student			\$0
Credit card			\$0
Credit card			\$0
Credit card			\$0
Other			\$0
<b>Total</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>

<b>TAXES</b>	<b>Projected Cost</b>	<b>Actual Cost</b>	<b>Difference</b>
Federal			\$0
State			\$0
Local			\$0
Other			\$0
<b>Total</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>

<b>SAVINGS OR INVESTMENTS</b>	<b>Projected Cost</b>	<b>Actual Cost</b>	<b>Difference</b>
Retirement account			\$0
Investment account			\$0
Other			\$0
<b>Total</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>

<b>GIFTS AND DONATIONS</b>	<b>Projected Cost</b>	<b>Actual Cost</b>	<b>Difference</b>
Charity 1			\$0
Charity 2			\$0
Charity 3			\$0
<b>Total</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>

<b>LEGAL</b>	<b>Projected Cost</b>	<b>Actual Cost</b>	<b>Difference</b>
Attorney			\$0

<b>Total</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
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<b>PERSONAL CARE</b>	<b>Projected Cost</b>	<b>Actual Cost</b>	<b>Difference</b>
Medical			\$0
Hair/nails			\$0
Clothing			\$0
Dry cleaning			\$0
Health club			\$0
Organization dues or fees			\$0
Other			\$0
<b>Total</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>

Alimony			\$0
Payments on lien or judgment			\$0
Other			\$0
<b>Total</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>

<b>TOTAL PROJECTED COST</b>	<b>\$2,060</b>
<b>TOTAL ACTUAL COST</b>	<b>\$2,040</b>
<b>TOTAL DIFFERENCE</b>	<b>\$20</b>

Congratulations you are on the first step to planning it for the planet. You have an accurate view of what you are spending your resources on today. Now, take a moment and compare your budget to your values. Do they match? If not where are the differences?

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### ACTION PLAN

Write down five things that you want to do in the next 30 days to get closer alignment between your spending and your values:

- 1.
- 2.
- 3.
- 4.
- 5.

Write down five things that you want to do in the next 60 days to get closer alignment between your spending and your values:

- 1.
- 2.
- 3.
- 4.
- 5.

Write down five things that you want to do in the next 90 days to get closer alignment between your spending and your values:

- 1.
- 2.
- 3.
- 4.
- 5.

## ME

Your next step is to share ME with your partner. Hopefully, your partner will have completed the same steps so that this is cooperative. If not, you still can share your plans to be more accountable. Let your partner review and then ask questions. There are a few rules to this step:

1. Review quietly
2. Ask only questions of clarification
3. Never judge the other person's values
4. Encourage each other on the action plans.

## WE

Now is the time to move towards a common interdependent view of the management of your resources. In other words, you need to align your spending with your values as a partnership. So start over again what are our values:

The following is a list of common values; circle the top ten values that are true to you:

**Ability**  
**Abundance**

**Leadership**  
**Learning**



**Acceptance**  
**Accomplishment**  
**Achievement**  
**Acknowledgement**  
**Adaptability**  
**Adventure**  
**Affection**  
**Affluence**  
**Ambition**  
**Appreciation**  
**Attractiveness**  
**Balance**  
**Beauty**  
**Belongingness**  
**Benevolence**  
**Bravery**  
**Brilliance**  
**Calmness**  
**Capability**  
**Care**  
**Challenge**  
**Charity**  
**Commitment**  
**Compassion**  
**Competence**  
**Confidence**  
**Connection**  
**Contribution**  
**Control**  
**Cooperation**  
**Courage**  
**Courtesy**  
**Creativity**  
**Credibility**  
**Curiosity**  
**Decisiveness**  
**Dependability**  
**Determination**  
**Devotion**  
**Dignity**  
**Diligence**  
**Discernment**  
**Discipline**  
**Discovery**  
**Discretion**  
**Diversity**

**Liberty**  
**Logic**  
**Love**  
**Loyalty**  
Making a difference  
**Mastery**  
**Maturity**  
**Mindfulness**  
**Moderation**  
**Modesty**  
**Motivation**  
**Neatness**  
**Obedience**  
**Open-mindedness**  
**Optimism**  
**Order**  
**Organization**  
**Originality**  
**Outrageousness**  
**Passion**  
**Peacefulness**  
**Perceptiveness**  
**Perfection**  
**Perseverance**  
**Persistence**  
**Philanthropy**  
**Pleasure**  
**Popularity**  
**Pragmatism**  
**Presence**  
**Privacy**  
**Proficiency**  
**Professionalism**  
**Prosperity**  
**Prudence**  
**Punctuality**  
**Realism**  
**Readiness**  
**Reason**  
**Relaxation**  
**Reliability**  
**Resilience**  
**Resourcefulness**  
**Respect**  
**Reverence**  
**Richness**

**Economy**  
**Education**  
**Effectiveness**  
**Efficiency**  
**Empathy**  
**Encouragement**  
**Endurance**  
**Energy**  
**Enjoyment**  
**Enlightenment**  
**Excellence**  
**Experience**  
**Expertise**  
**Facilitating**  
**Fairness**  
**Faith**  
**Fashion**  
**Fidelity**  
**Focus**  
**Fortitude**  
**Freedom**  
**Friendliness**  
**Frugality**  
**Fun**  
**Generosity**  
**Giving**  
**Grace**  
**Gratitude**  
**Growth**  
**Guidance**  
**Happiness**  
**Harmony**  
**Health**  
**Heart**  
**Honesty**  
**Honour**  
**Independence**  
**Inspiration**  
**Integrity**  
**Intelligence**  
**Intimacy**  
**Intuition**  
**Joy**  
**Justice**  
**Kindness**

**Sacrifice**  
**Satisfaction**  
**Security**  
**Self-control**  
**Selflessness**  
**Self-realization**  
**Self-reliance**  
**Sensitivity**  
**Serenity**  
**Service**  
**Sharing**  
**Significance**  
**Silence**  
**Simplicity**  
**Sincerity**  
**Skillfulness**  
**Solidarity**  
**Solitude**  
**Sophistication**  
**Soundness**  
**Spirituality**  
**Spontaneity**  
**Stability**  
**Stewardship**  
**Strength**  
**Structure**  
**Success**  
**Support**  
**Sympathy**  
**Synergy**  
**Teamwork**  
**Thrifty**  
**Traditionalism**  
**Tranquility**  
**Transcendence**  
**Trust**  
**Truth**  
**Understanding**  
**Unity**  
**Utility**  
**Virtue**  
**Vision**  
**Wealth**  
**Wisdom**

Now is the time to create your combined budget and action plan. For the budget, you can use the template. One of you can check to ensure that all the information is accurate and then you have your baseline spending. The next step is to ensure that the spending is aligned with the values of your partnership. Where it is not, what can you do in the next 30/60/90days to get you working together interdependently?

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## OUR ACTION PLAN

Write down five things that you want to do in the next 30 days to get closer alignment between your spending and your values:

- 1.
- 2.
- 3.
- 4.
- 5.

Write down five things that you want to do in the next 60 days to get closer alignment between your spending and your values:

- 1.
- 2.
- 3.
- 4.
- 5.

Write down five things that you want to do in the next 90 days to get closer alignment between your spending and your values:

- 1.
- 2.
- 3.
- 4.
- 5.

We will work together to achieve these action plans. (Now sign it!)

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## TEN THINGS THAT YOU CAN DO:

1. **THINK** about you are spending your money.
2. Use the web to **RESEARCH** your purchases.
3. **TALK** about sustainability with your family and friends.
4. **ASK** about your company's sustainability practices.
5. **EXPECT** wealth
6. **COMMIT** to an authentic approach to your money as a consumer, employee and investor.
7. **DEMAND** sustainable products.
8. **RECYCLE** at work, play and home.
9. **HAVE FUN** with it otherwise life is boring.
10. **BELIEVE** that one day we can **PLAN** it for the **PLANET**.