



## What are Your Resources?

When the money gets tight, it is important to know what resources you have. Resources can be described as assets (time, money, and energy), materials, or capital (other funds) which can be used to accomplish your goal.

### What are your financial resources?

- Make a list of all of your assets, or everything that you own.
- Distinguish between financial assets (bank accounts, investments, retirement accounts, etc.) and physical assets such as cars, home, or personal possessions.
- Which financial assets can be easily converted to cash?

### What type of personal resources do you have?

- Education, certifications, and designations - Are there opportunities to better market your talents? Or opportunities to increase your skill and knowledge levels to make yourself more marketable?
- Time - Your schedule and the schedule of others in your family may create opportunities to help each other. Consider trading responsibilities such as child care so work time can be extended.
- Talents and skills - Doing repairs, providing music lessons, or gardening can be used to earn money or trade services with others.

### What type of resources does your household have?

- Family, friends, other people in your social network may be tapped to meet needs.
- Be sure to access resources in the workplace, online, and in the community.
- Personal possessions that have outlived their usefulness to your family can be sold or exchanged.
- Don't overlook the ability to use communication, cooperation, commitment and creativity to find solutions to life's problems.

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# Financial Resource Work Sheet

## Financial Assets

Bank Account(s)..... \_\_\_\_\_  
Investments..... \_\_\_\_\_  
Retirement..... \_\_\_\_\_  
Etc..... \_\_\_\_\_  
*Total*..... \_\_\_\_\_

## Physical Assets

Car(s)..... \_\_\_\_\_  
Home..... \_\_\_\_\_  
Personal Possessions..... \_\_\_\_\_  
*Total*..... \_\_\_\_\_

**Which assets can be converted to cash?** \_\_\_\_\_  
\_\_\_\_\_

## Personal Resources

Education \_\_\_\_\_ Certifications \_\_\_\_\_  
Are there opportunities to better market yourself more marketable? \_\_\_\_\_  
Time (Can you trade responsibilities with others?) \_\_\_\_\_  
Talents and skills \_\_\_\_\_

## Family Resources

People that can help meet your needs? \_\_\_\_\_  
Online resources, community resources? \_\_\_\_\_  
Personal possessions that can be sold or exchanged? \_\_\_\_\_  
Solutions to meet life's problems? \_\_\_\_\_

## *What is your plan?*

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