

An Example of a Completed Plan:

When I do this (or experience this):	I will do this:
My medication makes it hard for me to read the fine print on contracts and bills.	I will have a friend help me read my bills and contracts.
When I get depressed, I stop caring about my finances.	My friend will support me while I write checks for my bills.
When I am hospitalized, I can't access my finances.	My friend will bring my billing statements, my checkbook, and stamps to me in the hospital.
Rather than doing this:	I will do this instead:
I lose my bills in piles of paperwork throughout my apartment.	I will keep my unpaid billing statements in one place where I can easily find them.
I avoid opening my mail.	I will have my friend sit with me twice a week while I open my mail.

Step 3: Another tool that may be helpful for you is to make a list of all your expenses and when their payments are due. This is slightly different from a budget, in that it is meant to be a reminder for *expenses only*.

This is something you can also share with a friend, family member, or mentor who you've asked to help you in times of financial crisis. If you decide to use this tool, it's a good idea to keep it with your other important financial items, like your checkbook and bank statements. For your financial safety, you may decide to give your friend an edited copy of this form without your account information.