

Dream Builder Register

Your Dream Account

Sit down in a comfortable spot and dream of all the things you would like to have or do. Ask yourself, "Am I willing to work and save to achieve my dreams?"

- Now, in the spaces below, write your six most important dreams with #1 being the most important, #2 the next important and so on.
- Next, find out how much each dream might cost and write the amount for each in the "Guess the Cost" column, then add up the total. This is how much you need to save.
- Finally, the last and most important thing for you to do is deposit money in Your Dream Account.

As you use your **Spending Record**, you will be asked to save some of your earnings for your dreams. Take the amount you are going to save and decide how much you will apply to each dream, then write that amount in a Deposit column. Each time you earn money keep depositing in Your Dream Account. When you have made four deposits for each dream below, total the amounts and see how close you are to achieving your dreams. If you still need to save more money transfer the totals to the sheet on the next page in the Carry over column and keep saving. You can do this!

Dream Account	Guess the cost	Deposit #1	Deposit #2	Deposit #3	Deposit #4	Total Saved
1						
2						
3						
4						
5						
6						
Totals:						

Dream Account	Cost Carry Over	Deposit #5	Deposit #6	Deposit #7	Deposit #8	Total Saved
1						
2						
3						
4						
5						
6						
Totals:						

Dream Account	Cost Carry Over	Deposit #9	Deposit #10	Deposit #11	Deposit #12	Total Saved
1						
2						
3						
4						
5						
6						
Totals:						

EXAMPLE PAGE:

Spending Record (Sample)

		Money Earned	Dream Account	Spent & Balance
Carry over from previous page:			\$300.00	\$153.25
Date	Description			
4/2	Dinner at Buffy's Buffet			14.36
				138.89
4/10	Pay Day (work at restaurant)	150	50	100
				238.89
4/12	Junk food (lunch)			5.89
				233
4/12	Weekly allowance	10	5	5
				238
4/14	Lunch: Taco Bills			3.68
				234.32
4/16	Gas for car			12.32
				222

4/20	Fashion Plus: jeans, socks			68.90
				151.10
4/22	CD's and software			57.46
				95.64
4/24	Pay day (work at restaurant)	150	75	75
				170.64
4/30	Allowance	10	5	5
				175.64
5/1	Shoes			76.42
				99.22
5/5	Speedway Auto: oil, spark plugs, car stuff			23.87
				75.35
5/10	Pay Day (work at restaurant)	150	75	75
				150.35
Totals:		\$470	\$510	\$150.35

Spending Record

		Money Earned	Dream Account	Spent & Balance
Carry over from previous page:				
Date	Description			

Totals:				

Spending Record

		Money Earned	Dream Account	Spent & Balance
Carry over from previous page:				
Date	Description			

Totals:				

How Your Dream Builder Works

Congratulations on taking the first step to achieving your dreams.

Get ready to take charge of your money and your future.
It's exciting to see all the things you can accomplish
with some planning and record keeping.

- 1 Turn to **Your Dream Account** and follow the instructions. Then return back here and go on to step 2.
- 2 **Your Spending Record** will help you keep track of all the money you earn and spend. It will also help you deposit money in **Your Dream Account**. Look at the **sample Spending Record** to see how to use it.
- 3 Write in the columns at the top of a blank **Spending Record** sheet the amount of savings and spending money you have on hand today.
- 4 **Every time you spend money write it down in your Spending Record.** Always include the date and a brief description of what you bought. Then put the amount in the top box at the right of the page (Spent & Balance column), and subtract that amount from the prior balance. Record the new balance in the light blue box. This way you will know where your money went and what's left.
- 5 **Record all the money you earn** in the Money Earned column. Next, decide how much of those earnings you want to deposit in **Your Dream Account**. Write that amount in the "Dream Account" column. The left over money is put in the "Spent & Balance" column for your immediate use; only make sure you add this amount to the balance, don't subtract it.
- 6 When you have completely filled a Spending Record, **total each column at the bottom of the page.** Carry the balance of the Money Saved and Spent & Balance totals to the next record sheet.
- 7 Always use your Dream Builder and **record everything you earn and spend.** Think about your balance, if Your Dream Account is nearly empty then be willing to change...work harder and spend less. **It's worth it** to achieve your dreams.