



The 21-Day Financial Fast Pre & Post Review

Pre-fast Review: Before the fast, get your bank statements or any other financial records.

You'll be looking at the 21-day period just before you start the fast.

For the three weeks before the start of the fast, write down everything you spent money on that you won't be purchasing during the fast.

- Record in the log only *those* expenses that you must cut out during the 21-day fast, such as dining out, going to the movies, getting your hair done, etc.
- Don't include mortgage/rent, utilities, credit card, and other debt payments because these are expenses that you must continue to pay during the fast.

Make as many copies of each week's log as you need to record your previous purchases.

Post-fast Review: You'll do this part after you've completed the fast.

Once the fast is over, look over the pre-fast review. Using this information, you should take note of the expenses for food, clothing and other items and services, that you didn't spend money on during the fast. These are the "wants" and not the "needs."

Add up your savings. (*The point is to be honest about your typical spending habits when you aren't limited by the fast.*)

Indicate how much you saved by completing the fast.

Use this information to adjust your budget in the future. You'll almost certainly find that you have money to save and/or reduce or eliminate debt—or both.

Here's an example of what your pre-fast log might look like:

Day/Date	Expense Item	Amount Spent	Was this expense a need or a want?
March 24	<ol style="list-style-type: none"> 1. Sausage, Egg McMuffin @ McDonald's 2. Starbucks Grande Latte 	<ol style="list-style-type: none"> 1. \$8.29 2. \$3.95 	<ol style="list-style-type: none"> 1. Want. I should have eaten before I left for work. 2. Want
March 26	<ol style="list-style-type: none"> 1. Starbucks 2. Lunch at Subway 3. Snack, bag of UTZ from vending machine 	<ol style="list-style-type: none"> 1. \$6.50 2. \$7.97 3. \$1.25 	<ol style="list-style-type: none"> 1. I <i>need</i> my coffee! I don't want to hurt nobody! And I wanted a muffin too. 2. Need, maybe. I didn't pack a lunch. 3. Need/want. I don't know. I was hungry!!!
March 30	<ol style="list-style-type: none"> 1. Late fee (Was 5 minutes late picking up my child) 2. Dinner from Popeye's 	<ol style="list-style-type: none"> 1. \$10 2. \$24.35 	<ol style="list-style-type: none"> 1. I needed to pay the fee to get my kid. 2. Want. But I was too tired to cook.

Post Fast Financial Assessment

Note: After the 21-Day fast has ended, identify funds that can be redirected to meet certain financial goals such as paying off debt or increasing your savings.

Expense Items/Services That Can Be Eliminated	Amount	Here's Where I Can Redirect The Funds: