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## STAGE 3 — CHAPTER 1

### Setting up your finance systems • Worksheet 1

# Create a financial skills profile

Use this worksheet to identify which aspects of your money you are confident to manage independently and in which areas you require support.

**Note:** Financial skills are often an area where we have 'blind spots', so discussing these questions with a trusted member of your support team can add a valuable perspective.

#### STEP 1

Consider the ways you currently manage your finances. Think about:

- » How have things gone for you in the past?
- » In what areas do you need support?
- » Are there any systems or rules you currently have in place that enable you to manage your money more independently?

#### STEP 2

In collaboration with your support team, decide if the financial skills listed below are things you can do independently, with some help, or with a lot of help. Circle the corresponding box in each row.

	<i>I can do this... (circle one for each row)</i>		
<b>Understanding how money works and how much things cost</b>	<i>Independently</i>	<i>With some help</i>	<i>With a lot of help</i>
<b>Creating and managing a budget for bills and regular payments</b>	<i>Independently</i>	<i>With some help</i>	<i>With a lot of help</i>
<b>Creating and managing a budget for personal and/or recreational spending</b>	<i>Independently</i>	<i>With some help</i>	<i>With a lot of help</i>
<b>Processing bills and regular payments – e.g. making payments through online banking</b>	<i>Independently</i>	<i>With some help</i>	<i>With a lot of help</i>
<b>Conducting financial transactions – e.g. in-person payments, using an eftpos card</b>	<i>Independently</i>	<i>With some help</i>	<i>With a lot of help</i>
<b>Keeping your money secure</b>	<i>Independently</i>	<i>With some help</i>	<i>With a lot of help</i>

#### STEP 3

For the skills where you have circled that you need either 'some help' or 'a lot of help', transfer these skills to table **A** on the next worksheet: **Review your money history**.



# Review your money history

Use this worksheet to identify the ways you have been supported with your finances in the past, what has worked well for you and what has not.

For this worksheet, you will need to refer to your **'financial skills profile'**, which you created in the previous worksheet.

- STEP 1** In the table below, write down the items from your financial skills profile where you have circled that you need either 'some help' or 'a lot of help' **A**. Use additional paper if necessary.
- STEP 2** Consider if there are any other aspects of your money management where you need or want support that are not specifically outlined in your financial skills profile. Add these to the table below. Use additional paper if necessary.
- STEP 3** For each item, consider how things have been managed in the past. Write down:  
» what has worked well **B**  
» what has not worked well **C**

<b>A</b> What I need support with	<b>B</b> What has worked well in the past	<b>C</b> What has not worked well in the past

table continues on next page...

table continues from previous page...

<i>What I need support with</i>	<i>What has worked well in the past</i>	<i>What has not worked well in the past</i>

Once you have completed this worksheet, keep it on hand. You will use it when you get to the next worksheet: **Set up your financial systems**.

Sometimes working through these stages helps identify things you didn't think of before.

If completing this task helps you see something is missing from your previous worksheets, go back and update them now.



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STAGE 3 — CHAPTER 1

Setting up your finance systems • Worksheet 3

## Set up your financial systems

Use this worksheet to decide on the rules and systems you will use to manage your finances.

For this exercise you may want to refer to your answers in your 'Create a financial skills profile' and 'Review your money history' worksheets.

Focus on the areas where you have identified you need support and where you already have effective systems that you want to carry through to your new living situation.

### Strategies for support

Remember, if maintaining full control of your finances isn't the best option for your situation, there are ways that you can involve others in the management of your money while retaining the appropriate level of

decision-making that is right for you. Refer to **Setting up your finance systems** (Stage 3, Chapter 1) using the QR code above for some examples that may be useful for this exercise.

**Note:** This worksheet is designed to help you with your **personal** financial systems. If you have flatmates or share your accommodation with others, it may be relevant to also consider a separate plan for managing the financial systems of the **household** (e.g. roles and responsibilities, payment systems).

### STEP 1

Go to the table on page 2 of this worksheet. For each of the financial skills listed, consider:

- » What rules and/or system do you currently have that you will be continuing to use in your new living situation?
- » What new rules and/or system will you be putting in place for your new living situation?

Write these down in column **A**. Use additional paper if necessary.

### STEP 2

For each rule or system, write down who will help you set this up **B** and who will help you maintain it **C**. These might be the same or different people depending on how you use your supports.

Once you have completed this worksheet, keep it on hand.  
You will use it when you get to Stage 3, Chapter 4: **Making the Move**.

A	What rules and/or system will you use to manage this spending?	B	C
Understanding how money works and how much things cost	e.g. joint-signatories on bank account, regular check-ins with support team	Who will help you set this up?	Who will help you maintain this?
Creating and managing a budget for bills and regular payments	e.g. autopayments from a separate 'bills' account		
Creating and managing a budget for personal and/or recreational spending	e.g. separate bank account and eftpos card for spending money		

table continues on next page...

<div>table continues from previous page...</div>	What rules and/or system will you use to manage this spending?	Who will help you set this up?	Who will help you maintain this?
<b>Processing bills and regular payments</b> e.g. making payments with online banking	e.g. have someone with you when you are processing your online payments		
<b>Conducting financial transactions</b> e.g. in-person payments, using an eftpos card	e.g. take out cash once a week for in-person payments		
<b>Keeping your money secure</b> e.g. managing cash or bank cards, avoiding scams	e.g. minimising the cash that you carry around, following strategies for keeping your pin number secure		



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STAGE 3 — CHAPTER 1

Setting up your finance systems • Worksheet 4

## Create a budget (household)

Use this worksheet to create a budget for your household.

This exercise is relevant whether you are planning to live on your own or with others. While the worksheet is formatted for up to four flatmates, you can use additional pages or leave out sections as appropriate to your situation.

**Before you start:** If you struggle with money or feel overwhelmed by creating your budget, talk to Community Budgeting Services or the Citizens Advice Bureau; they are there to help.

**Note:** This budget is based on weekly expenses. If you have bills or household costs that cover longer periods (such as bills that only come up once or twice a year), refer to the conversion equations at the end of this worksheet to convert them into a weekly expense.

### STEP 1

Input all the household costs into the first table.

If you are unsure of the exact number, estimate a larger number rather than a lower one. It is better to overestimate than to be caught short, and you can always adjust your household budget once things are up and running and you have more information available.

### STEP 2

For each of the flatmates (including yourself), write down the amount they will be paying in both rent and expenses.

Follow the same format on an extra piece of paper if you are planning to have more than four flatmates.

### STEP 3

Add up all the household costs and write the total in box **A**.

### STEP 4

For each of the flatmates, add up the total amount they will pay per week and write this in the relevant box (**B**, **C**, **D**, **E**).

### STEP 5

Copy the total from box **A** to box **F**.

**STEP 6**

Add up the totals from boxes **B**, **C**, **D**, **E** (and any extra flatmates) and write the overall total in box **G**.

**STEP 6**

Make sure that your flatmates' payments are going to cover your total household costs. If they don't, you will need to review how much each flatmate is required to pay for rent and/or expenses.

<b>Household Costs</b>	
<b>Rent / Mortgage</b>	\$ /week
<b>Utilities</b> e.g. power, gas, water, internet, phone (if shared)	\$ /week
<b>Insurance</b> (if applicable)	\$ /week
<b>House maintenance</b> e.g. lawns, repairs	\$ /week
<b>Household supplies</b> e.g. shared cleaning products	\$ /week
<b>Shared food costs</b>	\$ /week
<b>Shared subscriptions / services</b> e.g. Netflix	\$ /week
<b>Total Household Costs</b>	\$ /week <b>A</b>

<b>Flatmate 1</b>	
<b>Rent</b>	\$ /week
<b>Expenses and Food</b> (contribution towards shared household costs)	\$ /week
<b>Total payments from Flatmate 1</b>	\$ /week <b>B</b>



Flatmate 2			
Rent	\$	/week	
Expenses and Food (contribution towards shared household costs)	\$	/week	
Total payments from Flatmate 2	\$	/week	C

Flatmate 3			
Rent	\$	/week	
Expenses and Food (contribution towards shared household costs)	\$	/week	
Total payments from Flatmate 3	\$	/week	D

Flatmate 4			
Rent	\$	/week	
Expenses and Food (contribution towards shared household costs)	\$	/week	
Total payments from Flatmate 4	\$	/week	E

Total household costs	\$	/week	F
Total flatmate payments	\$	/week	G

### Conversions

This budget is based on weekly expenses. If you have bills or costs that cover longer periods, convert them to a weekly amount using the equations below:

- » Convert fortnightly to weekly – divide by 2
- » Convert monthly to weekly – multiply by 12, then divide by 52
- » Convert 3-monthly to weekly – multiply by 4, then divide by 52
- » Convert 6-monthly to weekly – multiply by 2, then divide by 52
- » Convert annually to weekly – divide by 52



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STAGE 3 — CHAPTER 1

Setting up your finance systems • Worksheet 5

## Create a budget (personal)

Use this worksheet to create your personal budget.

**Before you start:** If you struggle with money or feel overwhelmed by creating your budget, talk to Community Budgeting Services or the Citizens Advice Bureau; they are there to help.

**Note:** This budget is based on weekly expenses. If you have bills or household costs that cover longer periods (such as bills that only come up once or twice a year), refer to the conversion equations at the end of this worksheet to convert them into a weekly expense.

### STEP 1

Write your total weekly income in box **A** on page 2 of this worksheet.. Copy this same number to box **B** on page 3 (where you will use it for your calculations).

### STEP 2

For each section in the **Outgoings** table, write your total weekly spend.

If you are unsure of the exact number, estimate a larger number rather than a lower one. It is better to overestimate than to be caught short, and you can always adjust your budget once things are up and running and you have more information available.

**Note:** You may have costs not listed in the examples. Be sure to include all your spending and financial commitments in the field that is most relevant to you, or in 'other expenses'.

### STEP 3

Add up your total outgoings and write this number in box **C**.

### STEP 4

Subtract the number in box **C** from the number in box **B**. Enter the result in box **D**. ( $B - C = D$ )

### STEP 5

If the number in box D is **over \$0**, this represents your **weekly savings**. Tick 'savings'.

If the number in box D is **less than \$0**, this represents an **overspend in your budget**. Tick 'overspend'.

<b>Income (after tax)</b>	
<b>Salary / wages</b>	
<b>Benefit payments</b>	\$ /week
<b>Self-employed income (excl tax)</b>	

A

<b>Outgoings</b>	
<b>Rent / Mortgage</b> (incl rates if applicable)	\$ /week
<b>Household costs</b> <ul style="list-style-type: none"> <li>» Utilities – e.g. power, gas, water, internet, phone (incl mobile)</li> <li>» House maintenance – e.g. lawns, repairs</li> <li>» Shared household supplies – e.g. shared cleaning products</li> <li>» Shared food costs</li> </ul>	\$ /week
<b>Food</b> <ul style="list-style-type: none"> <li>» Regular supermarket shopping (incl delivery if ordering online)</li> <li>» Top-up shops – dairy, convenience store</li> <li>» Other stores – fruit and veg shop, butcher</li> </ul>	\$ /week
<b>Transport</b> <ul style="list-style-type: none"> <li>» Car costs – e.g. petrol, parking, WOF, maintenance</li> <li>» Public transport</li> <li>» Taxis / Uber</li> </ul>	\$ /week
<b>Personal expenses</b> <ul style="list-style-type: none"> <li>» Clothes, shoes, haircuts</li> </ul>	\$ /week
<b>Insurance</b> <ul style="list-style-type: none"> <li>» House and contents</li> <li>» Car</li> <li>» Health / Life</li> </ul>	\$ /week
<b>Health</b> <ul style="list-style-type: none"> <li>» Medical appointments</li> <li>» Pharmacy / prescriptions</li> </ul>	\$ /week
<b>Other regular payments</b> <ul style="list-style-type: none"> <li>» Hire purchases</li> <li>» Debt payments</li> <li>» Credit / store payments</li> </ul>	\$ /week

table continues on next page...

**Outgoings, continued...**

<b>Entertainment</b> » Going out – e.g. cafes, restaurants, events » Subscription services – e.g. Netflix » Club memberships	\$ /week
<b>Fees</b> » Membership fees » Bank fees	\$ /week
<b>Other expenses</b> » Holidays » Gifts » Donations » Pets	\$ /week

**Total income (after tax)**

\$ /week

**B****Total outgoings**

\$ /week

**C**

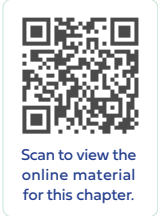
\$ /week

**D**
☐ Savings

☐ Overspend
**Conversions**

This budget is based on weekly expenses. If you have bills or costs that cover longer periods, convert them to a weekly amount using the equations below:

- » Convert fortnightly to weekly – divide by 2
- » Convert monthly to weekly – multiply by 12, then divide by 52
- » Convert 3-monthly to weekly – multiply by 4, then divide by 52
- » Convert 6-monthly to weekly – multiply by 2, then divide by 52
- » Convert annually to weekly – divide by 52



# Outline your household preferences

When planning for how the household management of a new living situation will work, it can be helpful to think about the situations that you have encountered before.

Use this worksheet to outline the things that have helped you to feel organised or comfortable in the past, and the things that have caused stress, then use this information to inform your planning for your new living situation.

**Note:** You may not have experience with all the categories listed in this exercise. If that is the case, choose whether you want to leave these sections blank or write down what you anticipate your preferences will be.

**STEP 1** Considering any of your previous living situations, for each category write down the things that have contributed to you feeling organised and comfortable **A**. Use additional paper if necessary.

**STEP 2** Similarly, write down the things that have caused you stress or made you feel uncomfortable **B**.

**For example,** you may have found it useful to plan your meals a week in advance so that you know what you will need for your weekly shop. Or, you may have found it stressful to have to plan food with others and prefer to manage your own food separately.

	<b>A</b> <i>What things have helped you feel organised or comfortable?</i>	<b>B</b> <i>What has caused stress or made you uncomfortable?</i>
<i>Household systems</i> e.g. rosters, house rules, meetings		

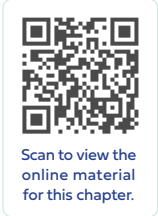
table continues on next page...

table continues from previous page...	What things have helped you feel organised or comfortable?	What has caused stress or made you uncomfortable?
<b>Food preparation</b> e.g. shopping, cooking		
<b>Indoor chores</b> e.g. cleaning, dishes, laundry		
<b>Outdoor chores</b> e.g. gardening, rubbish		

table continues on next page...

table continues from previous page...	What things have helped you feel organised or comfortable?	What has caused stress or made you uncomfortable?
<b>Household admin</b> e.g. paying bills, household purchases		
<b>Daily routines</b> e.g. curtains, locking doors, answering the door		
<b>Other</b>		

Once you have completed this worksheet, keep it on hand. You will use it when you get to the next worksheet: **Create a plan for your household.**



# Create a plan for your household

In collaboration with the members of your new household (or your support team, if living alone), use the template below to create a plan for how you will manage your household. Use additional paper if necessary.

	Systems or strategies you will use
<b>Household systems</b> e.g. rosters, house rules, meetings	e.g. rosters, house rules, meetings
<b>Food preparation</b> e.g. shopping, cooking	e.g. weekly meal planning, shopping together on Sundays
<b>Indoor chores</b> e.g. cleaning, dishes, laundry	e.g. allocated areas of responsibility, using disability supports

table continues on next page...



table continues from previous page...	<i>Systems or strategies you will use</i>
<b>Outdoor chores</b> e.g. gardening, rubbish	e.g. allocated areas of responsibility, using disability supports
<b>Household admin</b> e.g. paying bills, household purchases	e.g. household meetings for purchases, shared bills account
<b>Daily routines</b> e.g. curtains, locking doors, answering the door	e.g. daily task list
<b>Other</b>	

Once you have completed this worksheet, keep it on hand.  
You will use it when you get to Stage 3, Chapter 4: **Making the Move.**



# Outline your expectations and preferences

Being able to clearly communicate your expectations and preferences to your paid supports (and any external providers) is important for maintaining a positive and effective partnership.

Use this worksheet to brainstorm the principles or values that you would like to use to guide your professional relationships with paid supports.

It may be useful to refer to your previous worksheets, in particular:

- » **Define your values and priorities** (Stage 1, Chapter 2)
- » **Create a vision for your future** (Stage 1, Chapter 2)
- » **Define your decision-making preferences** (Stage 1, Chapter 3)

STEP 1

In the table below, use the prompts to brainstorm how you might like your paid supports to approach their role(s) and the values that should guide them in their work with you. Use additional paper if necessary.

	Your expectations and/or preferences
<b>How will you treat each other?</b> e.g. with respect, patience, care.	
<b>How will you work together with your paid supports?</b> e.g. by following a list of tasks and a set schedule, or should they be using their initiative and creativity? Will you be collaborating with them regularly?	

table continues on next page...

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## *Your expectations and/or preferences*

### ***How will you communicate with each other?***

e.g. day-to-day communication, time-sensitive communication (such as calling in sick), communication between other paid supports and/or your support team.

### ***How will you solve problems that arise?***

e.g. should your paid supports speak to you directly, or to someone else that you designate? Should they raise any concerns in person, or in writing?

### ***What does 'professional behaviour' mean to you?***

e.g. what is and isn't OK in your house? What is and isn't appropriate behaviour with/from your paid supports?

table continues on next page...

table continues from previous page...	<b>Your expectations and/or preferences</b>
<p><b>To whom should these guidelines apply, and where?</b></p> <p>e.g. some paid supports or all of them? At home, or while out and about?</p>	
<p><b>What will happen if these guidelines aren't followed?</b></p> <p>e.g. what are your next steps if someone breaks this agreement?</p>	
<p><b>Other important factors</b></p>	

**STEP 2** Choose whether you want to share this document with your paid supports in its current form or use this information to create a more formal employment document, such as a Code of Conduct.

**Note:** It is important that you share your expectations and preferences with your paid supports so that they can apply them in their role. You may find that your paid supports can offer valuable contributions to the discussion around creating a mutually respectful working environment.



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STAGE 3 — CHAPTER 3

Setting up your paid supports • Worksheet 2

## Create a communication plan for your paid supports

A valuable part of setting up your paid supports is knowing how you intend to communicate with them going forward. Ensuring your team have a clear process for asking questions and sharing ideas is an important part of building engagement. Use this worksheet to build your own communication plan for your paid supports.

### STEP 1

Go to the communication plan template on page 2 of this worksheet. For each of the scenarios listed, write down:

- » who your paid supports should contact **A**
- » what method they should use **B**
- » any other requirements or expectations **C**

Use additional paper if necessary.

**Note:** For some scenarios, you may want to list multiple people. This can be useful if, for example, the person your paid supports is trying to contact is unavailable. In this case it helps to indicate who the preferred contact person should be and who they can contact as a back-up.

### STEP 2

Consider how you want to approach the ongoing management of your team communications. This could take the form of anything from regular team meetings to one-to-one check-ins or simple reports.

Write down your preferred methods in table **D** on page 4 of this worksheet. Include details on how often you want this to happen and who will be leading this activity.

**Note:** It is important to create opportunities for communication with your paid supports. This can help to build a connected and engaged team and helps to address issues, share ideas and monitor progress collaboratively.

### STEP 3

Share your communication plan (pages 2-4 of this worksheet) with your paid supports (and any other people you have listed in the table).

My Communication Plan:

	<div>A</div> <div>Who should your paid supports contact? e.g. you, a specific member of your support team, an agency, or other team member</div>	<div>B</div> <div>What method should they use? e.g. phone call, email, group chat</div>	<div>C</div> <div>Any other requirements or expectations? e.g. timeframes</div>
Running late or calling in sick			
Changing the details of a shift or plan			
Pay or timesheet questions			

table continues on next page...

table continues from previous page...	Who should your paid supports contact?	What method should they use?	Any other requirements or expectations?
Planning for an upcoming activity			
Progress updates on a goal or activity			
A question about something they don't understand			

table continues on next page...

table continues from previous page...	Who should your paid supports contact?	What method should they use?	Any other requirements or expectations?
In the event of an emergency			
Any other issues or concerns			

D

Activity e.g. team meetings, one-to-one check-ins, reports	How often will this happen?	Who will lead this activity?



#### STEP 4

Review your answers from Step 1 and check whether all of your paid supports have access to the contact details and communication methods (e.g. phone numbers, group chats) that they will require.

If your paid supports do not currently have access to these, create a list of what information you need to provide below. Use additional paper if necessary.

**Note:** It is important to get consent before you share anyone's private contact information.

<i>People who need information</i>	<i>What information do they need?</i>

Once you have completed this worksheet, keep it on hand.  
You will use it when you get to Stage 3, Chapter 4: **Making the Move.**

Sometimes working through these stages helps identify things you didn't think of before.

If completing this task helps you see something is missing from your previous worksheets, go back and update them now.



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## STAGE 3 — CHAPTER 4

### Making the move • Worksheet 1

# Create your Stage 3 Action Plan

Use this worksheet to create an action plan that will help you translate your ideas and goals into a reality. This exercise is best done in collaboration with your support team. It is a valuable opportunity for everyone to regroup and for any members who have not been working through the Stage 2 and 3 chapters with you to get 'up to speed' on what you have decided so far.

This worksheet assumes that you:

- » are planning to move into your new living situation in the near future, or have already moved
- » have actioned at least some of the steps that you set in your Stage 2 Action Plan (Stage 2, Chapter 10).

However, if:

- » your plan for your new living situation is still unclear,
  - » you are working to an extended timeline, or
  - » you have not completed all the steps up to this point,
- there will still be value in completing this exercise. The action steps you set out will reflect your particular situation. Alternatively, you may like to go back to your Stage 2 Action Plan to focus on the earlier stages of planning.

### Break complex steps down into simple tasks

If creating an action plan feels overwhelming and the tasks seem too complex, break them down into simpler actions. 'Finding a flatmate', for example, is a process made up of many small steps. Sometimes, the first action just needs to be making a phone call or seeking more information to inform your next steps.

### Responsibilities and timelines

When creating your action plan, make sure that every task:

- » is allocated to the person who will be responsible for making sure it gets done
- » includes a timeframe for when you expect the task to start and/or finish.

It is important to set timeframes that are realistic; this isn't a race to the finish line, it is a step-by-step process that, done well, has the potential to set you up for success in your new living situation.

#### STEP 1

Review your Stage 2 action plan. Identify any action steps that have not yet been completed. Copy these to the relevant section of the template on pages 2-4 of this worksheet. Use additional paper if necessary.

#### STEP 2

Identify any areas of your Stage 2 action plan that need to be updated based on progress you have made since you last reviewed your plan.

Consider what your next action steps need to be in these areas. Add these to the relevant section of the template. Use additional paper if necessary.

### STEP 3

Considering the information you have gathered and the decisions you have made in your Stage 3 worksheets, write down any additional action steps that are required to get you from where you are now to being well-setup in your new living situation. Use additional paper if necessary.

Note: While the work you have done in your Stage 3 worksheets may have raised action steps in any of the categories below, pay particular attention to the sections marked **A**, **B** and **C** on page 5 of this worksheet.

## STEP 4

For each action, write down who will be responsible for managing this **D** and when it will be done by **E**.

**Note:** It is likely that you will come across elements in this process that are out of the direct control of you and your support team. It can be helpful to consider if the plans you set out here can allow for any flexibility, and whether you are willing to adjust them as you navigate the journey ahead. Discussing this with your support team can be useful to ensure a clear understanding of which plans are flexible and which are not.

### My Action Plan:

Finding your physical home		
Actions	Who is responsible for this?	When will it be done?
Finding your flatmate(s) or live-in support		
Actions	Who is responsible for this?	When will it be done?

**table continues on next page...**

table continues from previous page...

*Engaging government and/or community supports*

Actions	Who is responsible for this?	When will it be done?

*Planning for/hiring your paid supports*

Actions	Who is responsible for this?	When will it be done?

*Managing your health and wellbeing*

Actions	Who is responsible for this?	When will it be done?

table continues on next page...

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## Managing risks

Actions	Who is responsible for this?	When will it be done?

*Building skills for your transition*

Actions	Who is responsible for this?	When will it be done?

### Building natural supports

Actions	Who is responsible for this?	When will it be done?

table continues on next page...

A

**Setting up your finance systems***Actions**Who is responsible for this?**When will it be done?*

B

**Running your household***Actions**Who is responsible for this?**When will it be done?*

C

**Making the move***Actions**Who is responsible for this?**When will it be done?*

**STEP 5**

Decide on how you intend to monitor the progress of this action plan. This could be regular meetings with your whole support team, or check-ins with key people as various stages get underway. Write this down in the table below.

If relevant, write down your next check-in date (optional).

*How do you plan to monitor the progress of this action plan?*

*Date of next check-in (optional):*

Remember to update or reuse this template as often as necessary to help maintain your focus and momentum towards achieving your goals.