



Deciding What is Important

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Over my 30-year Extension career, I have attended about a dozen NEAFCS annual sessions. I have generally had *some* Extension support, but I have usually needed to cover at least half the cost on my own and I gladly did it. I am fully convinced it is an investment that pays off as it builds my knowledge, skills, resources, connections, *and* my morale!

If *you* will need to cover part (or all) of the cost of attending the 2020 NEAFCS Conference in Snowbird Utah, then *NOW* is the time to start planning! As FCS professionals, we're experts at wise use of resources; if something is important, then we prioritize it.

SO the first step to making sure you have the funds you need for Snowbird is this: **DECIDE that it is important!** I also suggest you share that decision and your commitment to saving with your spouse/family, close friends and colleagues. Explain that you will be making some changes in order to set aside money for this event that is important to you, and enlist their support!

Are you getting a tax refund? If so, consider using part of it to jumpstart your savings!

You already know the rest of the drill: figure your goal and then break it down. If I need to save an additional \$600 over the next six months, that means about \$100/month (or \$25/week). Once you know your target, follow these tried and true strategies:

- 1) Deposit the money to savings as soon as you get paid; if you wait till the end of the month to see what's leftover, there's a good chance there will be nothing there.
- 2) Consider ways to reduce your spending. Is there a large regular expense you can do without (e.g eliminating or reducing your cable subscription)? Or perhaps it's easier to make small reductions in spending – like not ordering a beverage when you eat out; over the course of a month, that can add up.
- 3) Look for possible sources of extra income – perhaps a couple of stints judging at county fairs, off the job.

I feel foolish trying to outline for you some strategies for saving because this is what we do! We teach, live, and breathe wise use of resources. So let me just close by going back to my opening: decide that the conference is important, make it a priority goal for the months ahead, and keep your focus on your financial priorities!