

THE GAP

Taking a thoughtful look at where you are and where you'd like to be.

Step 1: Write your current annual Northwoods Pledge on Line 1. Line 1 _____

Step 2: To adjust for this year's increase in the cost of living, multiply Line 1 by 1.02 and write the result on Line 2. This will be your 2018 Pledge unless you take action to change it. Line 2 _____

Step 3: Write down the fair share amount that you calculated, using the worksheet on Line 3. Line 3 _____

Step 4: Subtract Line 2 from Line 3. That is "The Gap." Line 4 _____

Step 5: Just to make it easier to think about, divide Line 4 by 52. That's the weekly gap. Line 5 _____

Now think about that weekly number, being both creative and mindful.

- Is there a realistic way to get there this year?
(Examples: It just happens to be what you spend at Starbucks every week. Or what you could save if you brown bag lunch three days a week instead of eating out. Reducing your cable bill by not signing up for HBO and Showtime, which you hardly ever watch anyway. You're thinking about buying a new car now that your old one is almost paid off. But if you drive it for another year and don't have a car payment?! Etc.)
- If the answer is no, what *is* a realistic goal to increase your pledge this year?
- Can you reach your goal in two years or four years or whatever is realistic doing it this way?