

Every good plan begins with an inventory.

What's your goal?

What resources do have available to help achieve your goal?

Let's begin with:

The Tools at

Your Disposal



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When I was finally ready to change my life and address my student loan debt, I put away the magical thinking that kept me in denial for over a decade. I knew I had to stop thinking that one day the government would dissolve student loans, or that one day I'd qualify for debt forgiveness, or that one day I'd receive a windfall from an anonymous benefactor that would wipe out the debt. It took some time, but I faced the numbers and accepted the responsibility.

Then, I took a long, hard look at my life and current resources, from which I would formulate a plan of action.

In any reinvention plan, it's important to know what you're working with – and what you're working from. I needed to face the reality of what I was working with the way I faced the total debt. I started slowly, thinking in terms of my job and the possessions I could sell to get a jumpstart. But, once I started thinking in terms of “what I have to work with,” I realized that I had far more than just my job and some old clutter on my side.

I realized I had many, many more tools at my disposal.

Possessions

When I started listing my possessions, I included furniture, clothing, and cash on hand. I didn't go into great detail. As a matter of fact, my list looked like this:

1. A twelve-year-old Honda with less than 200,000 miles on it – and nothing owed.
2. A bed, a desk, an office chair, a filing cabinet, etc.
3. Books and three antique bookshelves.
4. A television and Apple TV.
5. A MacBook Pro.
6. Three nice business-y outfits.
7. A small emergency fund.

Skills

Again, I suggest going into more detail than I originally did, but even just the few skills I listed made me realize I was more marketable than I thought. I could create a blog, market myself, and teach classes if need be. Here's what I listed:

1. Basic website and blog development and management.
2. Etsy and Ebay store setup.
3. Writing and editing.
4. Administrative and marketing experience.
5. Teaching experience, including curriculum development.

Not an exhaustive list, but one that opens my eyes to the services I could sell. So, scour your resume and think of what your friends ask you to help them do. Then...

List your skills here:



Relationships

It was when I started to list my relationships that I got really excited. I listed former bosses and colleagues, people who I knew would cheer me on, people I could ask for referrals for extra work, people I could ask for references, and people who could suggest web designers, lawyers, accountants, etc. Even if I had no idea what I'd need from them, I listed them. My list looked like this:

1. My family (which includes my dogs.)
2. My friends. (I got specific here and listed them out – along with their locations.)
3. The former bosses who would give me recommendations.
4. The colleagues I've kept in touch with over the years.
5. The contact I have at a temporary agency who always places me when I call and say I have anything from a week to two months free from my contract work.

Review your LinkedIn profile and put actual names to paper. If you're feeling bold, add their contact information next to their names. It was helpful to have the emails of former bosses when I needed to ask them to be references for both a side hustle and the job that became my full-time gig. So, pencils ready.

List your relationships here:



Once I made my lists, I realized I had quite a few resources. I wasn't working from scratch. I had an education and a inquisitive nature. I lived in a thriving city, and in an inexpensive living situation. I was actually in a great place – one prime for changing my life. My reinvention didn't have to be a complete new build. I just needed to remodel a few things.

And I needed to gut the debt. I needed to take it down to the studs, so to speak.

If you want to make a change, I suggest starting with an inventory of **the tools at your disposal**. List everything, even your debt if you have it. The story of your debt is a tool at your disposal. The development of the story of how you are paying it off is a tool at your disposal.

You'll see possibilities emerge.

List them.

Your perspective will shift.

And, you'll be grateful for what you have.

Gratitude is a good place to start any journey.

Good luck.

A Quick Note from Amanda

Was this worksheet helpful? What did you discover? I would love to hear from you. Drop me a line and let me know how you feel about embarking on your journey now that you know what you have to work with. Email me at mandy.page@gmail.com. Use the word TOOLS in the subject line. I'd be over the moon to know that you've started.

P.S. Count me as one of those relationships.