

— THE PREMIUM WORKBOOK

Monthly Money *Reset.*

A twelve-month personal finance planning system — built for people who want clarity, not another budget app.

12 MONTHLY SECTIONS

3 QUARTERLY REVIEWS

1 YEAR-END REVIEW

FILLABLE · PRINTABLE

A WealthDrafts Edition

WEALTHDRAFTS.COM
PERSONAL FINANCE, MADE SIMPLE.

A NOTE BEFORE YOU BEGIN

You do not need a perfect budget.

You need a *repeatable routine*.

This workbook will not lecture you. It will not shame the lattes. What it will do is give you twelve clean months to notice what is working, catch what is leaking, and make one clear money decision at a time.

01 / MONTHLY**Twelve complete sections**

Open each month with a snapshot. Close it with a scorecard, a reflection, and one clear move.

02 / QUARTERLY**Three honest reviews**

After every three months, pull back. Look at net worth, income, and what your numbers say.

03 / YEAR-END**One full reckoning**

December closes with a complete twelve-month picture and goals worth bringing into next year.

HOW TO USE THIS

*First of the month: snapshot, bills, savings goals, money rules — 15 to 20 minutes.
Once a week: the check-in — 5 minutes that pays back the whole week. Last of the month: review, leaks audit, scorecard, reflection, and your one clear move — 20 to 30 minutes. That is the whole system.*

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What's *inside*.

A full year of practical money planning in one place.

FOUNDATIONS

BEFORE YOU BEGIN

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THE MONTHLY RESET

12 MONTHS · 12 SECTIONS EACH

01	Month 1 — <i>January</i>	006
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YEAR-END

CLOSE THE FINANCIAL YEAR

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FOUNDATIONS · 001

How to use this *workbook*. 12 MONTHS · 3 QUARTERS · 1 YEAR

This workbook is your complete personal finance planning system for twelve months. It expands on the free Monthly Money Reset Planner from WealthDrafts.com with more depth, more tracking, quarterly reviews, and a full year-end financial assessment.

01 The three-layer system

MONTHLY

Complete each of the twelve monthly sections at the start and end of every month.

QUARTERLY

Complete the quarterly review after March, June, and September.

ANNUALLY

Complete the year-end review in December to close your financial year.

02 When to fill each section

TIMING	WHAT TO FILL	TIME REQUIRED
First day of month	Quick snapshot, bills planner, savings goals, money rules	15–20 min
Once a week	Weekly check-in — 5 minutes that pays dividends all week	5 min
Last day of month	Spending review, leaks audit, scorecard, reflection, money move	20–30 min
End of Q1 / Q2 / Q3	Quarterly review — income summary, net worth, reflection	30 min
December 31	Year-end review — your full financial year in one place	45–60 min

A NOTE BEFORE YOU BEGIN

You do not need a perfect budget. You need a repeatable routine that helps you notice what is working, catch what is leaking, and make one clear decision at a time. This workbook is not about restriction — it is about awareness. Fill in what you can. Imperfect data is still better than no data.

BEFORE YOU BEGIN · 002

Set your annual *financial vision.*

COMPLETE BEFORE MONTH
1
RETURN EVERY QUARTER

Your numbers will move. Your direction should not. Anchor it here.

01 My financial intention this year

<p>MY #1 FINANCIAL GOAL THIS YEAR</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p>	<p>WHY THIS GOAL MATTERS TO ME</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p>
<p>WHAT I WANT MY FINANCES TO LOOK LIKE BY DEC 31</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p>	<p>THE BIGGEST OBSTACLE I NEED TO OVERCOME</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p>

02 My annual financial targets

GOAL AREA	STARTING POINT	TARGET BY YEAR END	BY WHEN
Emergency Fund	\$ - - -	\$ - - -	- - - -
Total Savings	\$ - - -	\$ - - -	- - - -
Debt Payoff	\$ - - -	\$ - - -	- - - -
Investments / Retirement	\$ - - -	\$ - - -	- - - -
Net Worth	\$ - - -	\$ - - -	- - - -
Side / Extra Income	\$ - - -	\$ - - -	- - - -

MY MONEY MANTRA FOR THE YEAR

Write a short statement you will return to when things get hard. Example: I make progress, not perfection. Every dollar I save is proof I am building something real.

Month 01

January.

Begin the year with clarity.

START OF MONTH · FILL 01, 04, 06,
09

END OF MONTH · FILL 02, 03, 10, 11,
12

MONTH 01 · JANUARY

The opening *snapshot*.

START OF MONTH
15-20 MINUTES

Eight numbers, end of the month. The whole picture in one glance.

01 Quick money snapshot

YOUR NUMBERS AT A GLANCE

YOUR NUMBERS THIS MONTH	AMOUNT	NOTES
Total income expected	\$ - - -	- - -
Total income received	\$ - - -	- - -
Fixed bills total	\$ - - -	- - -
Variable spending	\$ - - -	- - -
Debt payments	\$ - - -	- - -
Savings transferred	\$ - - -	- - -
Money left over	\$ - - -	- - -
Net worth change (+/-)	\$ - - -	- - -

How does this month feel financially?

A SENTENCE IS ENOUGH. A PARAGRAPH IS BETTER. BE HONEST.

TWO-MINUTE WARM-UP

Before you fill anything, look at your bank balance and your last statement. Don't calculate — just look. Most months reveal themselves in the first 60 seconds of attention.

MONTH 01 · JANUARY

Where the money *actually* goes.

LAST MONTH VS THIS MONTH

02 Spending review

14 CATEGORIES · HONEST

CATEGORY	LAST MONTH	THIS MONTH	DIFFERENCE
Housing / Rent	\$ - - -	\$ - - -	- - -
Utilities	\$ - - -	\$ - - -	- - -
Groceries	\$ - - -	\$ - - -	- - -
Transport / Gas	\$ - - -	\$ - - -	- - -
Phone	\$ - - -	\$ - - -	- - -
Insurance	\$ - - -	\$ - - -	- - -
Subscriptions	\$ - - -	\$ - - -	- - -
Eating Out / Takeout	\$ - - -	\$ - - -	- - -
Entertainment	\$ - - -	\$ - - -	- - -
Clothing / Personal Care	\$ - - -	\$ - - -	- - -
Healthcare	\$ - - -	\$ - - -	- - -
Debt Payments	\$ - - -	\$ - - -	- - -
Savings (transferred)	\$ - - -	\$ - - -	- - -
Miscellaneous	\$ - - -	\$ - - -	- - -
TOTAL	\$ - - -	\$ - - -	- - -

WHERE DID YOU OVERSPEND? WHAT SURPRISED YOU?

YOUR BEST SPENDING DECISION THIS MONTH

MONTH 01 · JANUARY

Leaks, bills, and the *auto-pays*.

FIND IT. FIX IT.

03 Money leaks audit

THE SIX COMMON ONES

LEAK TYPE	DESCRIPTION	COST / MONTH	FIX NEXT MONTH
Unused subscription	---	\$---	---
Impulse purchase	---	\$---	---
Late / penalty fee	---	\$---	---
Low-value habit	---	\$---	---
Convenience spending	---	\$---	---
Food waste	---	\$---	---
TOTAL ESTIMATED LEAKED THIS MONTH	—	\$---	—

04 Bills planner

NEVER MISS A PAYMENT

BILL / EXPENSE	DUE	AMOUNT	AUTO-PAY	PAID	NOTES
---	---	\$---	<input type="checkbox"/>	<input type="checkbox"/>	---
---	---	\$---	<input type="checkbox"/>	<input type="checkbox"/>	---
---	---	\$---	<input type="checkbox"/>	<input type="checkbox"/>	---
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---	---	\$---	<input type="checkbox"/>	<input type="checkbox"/>	---

TOTAL BILLS: \$- - -

AUTO-PAY: \$- - -

MANUAL: \$- - -

MONTH 01 · JANUARY

Subscriptions and *savings*.

THE GROWTH SIDE

05 Subscription audit

CANCEL WHAT YOU DON'T USE

SUBSCRIPTION	MONTHLY COST	USED?	KEEP / CANCEL	ACTION / NOTES
---	\$ ---	Y / N	Keep / Cancel	---
---	\$ ---	Y / N	Keep / Cancel	---
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---	\$ ---	Y / N	Keep / Cancel	---
---	\$ ---	Y / N	Keep / Cancel	---
---	\$ ---	Y / N	Keep / Cancel	---

TOTAL MONTHLY SUBS: \$- - -

CANCELLED THIS MONTH: \$- - -

06 Savings goals

TRACK MULTIPLE AT ONCE

SAVINGS GOAL	TARGET	ALREADY SAVED	ADD THIS MONTH	NEW TOTAL	WHERE KEPT
Emergency Fund	\$ --- -	\$ ---	\$ ---	\$ ---	---
Holiday / Travel	\$ --- -	\$ ---	\$ ---	\$ ---	---
Large Purchase	\$ --- -	\$ ---	\$ ---	\$ ---	---
Investment / Retirement	\$ --- -	\$ ---	\$ ---	\$ ---	---
Other	\$ --- -	\$ ---	\$ ---	\$ ---	---

SAVINGS PRINCIPLE
Pay your savings first. Move money the day income lands, not the day before rent is due. The amount matters less than the timing.

MONTH 01 · JANUARY

Debt, rhythm, *rules.*

THROUGH THE MONTH

07 Debt tracker

SNOWBALL OR AVALANCHE

DEBT NAME	TOTAL OWED	APR	MIN. PAY	EXTRA PAID	NEW BALANCE	PAYOFF EST.
---	\$ ---	% -- -	\$ ---	\$ ---	\$ ---	---
---	\$ ---	% -- -	\$ ---	\$ ---	\$ ---	---
---	\$ ---	% -- -	\$ ---	\$ ---	\$ ---	---
TOTAL DEBT BALANCE	\$ ---	-	-	PAID THIS MONTH	\$ ---	-

08 Weekly money check-in

5 MIN · ONCE A WEEK

WEEK	SPENT TOO MUCH ON	BIGGEST WIN	MOOD (1-5)
Week 1	---	---	○ ○ ○ ○ ○
Week 2	---	---	○ ○ ○ ○ ○
Week 3	---	---	○ ○ ○ ○ ○
Week 4	---	---	○ ○ ○ ○ ○
Week 5*	---	---	○ ○ ○ ○ ○

09 This month's money rules

COMMITMENTS, NOT RESTRICTIONS

RULES I'M COMMITTING TO

- Check balance before non-essential purchases
- Wait 24 hours before any unplanned buy
- Save before spending on extras
- Review subscriptions once this month
- Track spending at least once per week

MY CUSTOM RULES FOR THIS MONTH

MONTH 01 · JANUARY

Close the month *honestly.*

END OF MONTH
20-30 MIN

10 Month-end scorecard

7 CATEGORIES · RATE EACH 1-5

CATEGORY	WHAT DOES SUCCESS LOOK LIKE?	SCORE	NOTES
Stuck to budget	I stayed within my spending limits for most categories	1 2 3 4 5	---
Saved as planned	I transferred my target savings amount	1 2 3 4 5	---
Paid bills on time	No late fees or missed payments	1 2 3 4 5	---
Reduced debt	Made at least minimum + extra on one debt	1 2 3 4 5	---
Tracked spending	Checked accounts at least once a week	1 2 3 4 5	---
No impulse spending	Paused before unplanned purchases	1 2 3 4 5	---
Made my Money Move	Completed my one clear action from last month	1 2 3 4 5	---

OVERALL SCORE

__ / 35

RATE IT: TOUGH OKAY SOLID
 STRONG

11 Monthly reflection

BIGGEST MONEY WIN THIS MONTH

MOMENT I'M MOST GRATEFUL FOR FINANCIALLY

12 One clear money move

THE ACTION THAT CHANGES EVERYTHING

MY MOVE

BY WHEN

FIRST STEP

IF OFF TRACK

Month 02

February.

Refine the rhythm.

START OF MONTH · FILL 01, 04, 06, 09 END OF MONTH · FILL 02, 03, 10, 11, 12

MONTH 02 · FEBRUARY

The opening *snapshot*.

START OF MONTH
15-20 MINUTES

Eight numbers, end of the month. The whole picture in one glance.

01 Quick money snapshot

YOUR NUMBERS AT A GLANCE

YOUR NUMBERS THIS MONTH	AMOUNT	NOTES
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Debt payments	\$ - - -	- - -
Savings transferred	\$ - - -	- - -
Money left over	\$ - - -	- - -
Net worth change (+/-)	\$ - - -	- - -

How does this month feel financially?

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TWO-MINUTE WARM-UP

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MONTH 02 · FEBRUARY

Where the money *actually* goes.

LAST MONTH VS THIS MONTH

02 Spending review

14 CATEGORIES · HONEST

CATEGORY	LAST MONTH	THIS MONTH	DIFFERENCE
Housing / Rent	\$ - - -	\$ - - -	- - -
Utilities	\$ - - -	\$ - - -	- - -
Groceries	\$ - - -	\$ - - -	- - -
Transport / Gas	\$ - - -	\$ - - -	- - -
Phone	\$ - - -	\$ - - -	- - -
Insurance	\$ - - -	\$ - - -	- - -
Subscriptions	\$ - - -	\$ - - -	- - -
Eating Out / Takeout	\$ - - -	\$ - - -	- - -
Entertainment	\$ - - -	\$ - - -	- - -
Clothing / Personal Care	\$ - - -	\$ - - -	- - -
Healthcare	\$ - - -	\$ - - -	- - -
Debt Payments	\$ - - -	\$ - - -	- - -
Savings (transferred)	\$ - - -	\$ - - -	- - -
Miscellaneous	\$ - - -	\$ - - -	- - -
TOTAL	\$ - - -	\$ - - -	- - -

WHERE DID YOU OVERSPEND? WHAT SURPRISED YOU?

YOUR BEST SPENDING DECISION THIS MONTH

MONTH 02 · FEBRUARY

Leaks, bills, and the *auto-pays*.

FIND IT. FIX IT.

03 Money leaks audit

THE SIX COMMON ONES

LEAK TYPE	DESCRIPTION	COST / MONTH	FIX NEXT MONTH
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Late / penalty fee	---	\$---	---
Low-value habit	---	\$---	---
Convenience spending	---	\$---	---
Food waste	---	\$---	---
TOTAL ESTIMATED LEAKED THIS MONTH	—	\$---	—

04 Bills planner

NEVER MISS A PAYMENT

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TOTAL BILLS: \$- - -

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MONTH 02 · FEBRUARY

Subscriptions and *savings*.

THE GROWTH SIDE

05 Subscription audit

CANCEL WHAT YOU DON'T USE

SUBSCRIPTION	MONTHLY COST	USED?	KEEP / CANCEL	ACTION / NOTES
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MONTH 02 · FEBRUARY

Debt, rhythm, *rules.*

THROUGH THE MONTH

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SNOWBALL OR AVALANCHE

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---	\$ ---	% -- —	\$ ---	\$ ---	\$ ---	---
---	\$ ---	% -- —	\$ ---	\$ ---	\$ ---	---
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08 Weekly money check-in

5 MIN · ONCE A WEEK

WEEK	SPENT TOO MUCH ON	BIGGEST WIN	MOOD (1-5)
Week 1	---	---	○ ○ ○ ○ ○
Week 2	---	---	○ ○ ○ ○ ○
Week 3	---	---	○ ○ ○ ○ ○
Week 4	---	---	○ ○ ○ ○ ○
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09 This month's money rules

COMMITMENTS, NOT RESTRICTIONS

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MY CUSTOM RULES FOR THIS MONTH

MONTH 02 · FEBRUARY

Close the month *honestly.*

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THE ACTION THAT CHANGES EVERYTHING

MY MOVE

BY WHEN

FIRST STEP

IF OFF TRACK

Month 03

March.

Close out Q1 strong.

START OF MONTH · FILL 01, 04, 06,
09

END OF MONTH · FILL 02, 03, 10, 11,
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The opening *snapshot*.

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MONTH 03 · MARCH

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YOUR BEST SPENDING DECISION THIS MONTH

MONTH 03 · MARCH

Leaks, bills, and the *auto-pays*.

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MONTH 03 · MARCH

Subscriptions and *savings*.

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Other	\$ --- -	\$ ---	\$ ---	\$ ---	---

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---	\$ ---	% -- -	\$ ---	\$ ---	\$ ---	---
---	\$ ---	% -- -	\$ ---	\$ ---	\$ ---	---
TOTAL DEBT BALANCE	\$ ---	-	-	PAID THIS MONTH	\$ ---	-

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WEEK	SPENT TOO MUCH ON	BIGGEST WIN	MOOD (1-5)
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Week 2	---	---	○ ○ ○ ○ ○
Week 3	---	---	○ ○ ○ ○ ○
Week 4	---	---	○ ○ ○ ○ ○
Week 5*	---	---	○ ○ ○ ○ ○

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MY CUSTOM RULES FOR THIS MONTH

MONTH 03 · MARCH

Close the month *honestly.*

END OF MONTH
20-30 MIN

10 Month-end scorecard

7 CATEGORIES · RATE EACH 1-5

CATEGORY	WHAT DOES SUCCESS LOOK LIKE?	SCORE	NOTES
Stuck to budget	I stayed within my spending limits for most categories	1 2 3 4 5	---
Saved as planned	I transferred my target savings amount	1 2 3 4 5	---
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Tracked spending	Checked accounts at least once a week	1 2 3 4 5	---
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Made my Money Move	Completed my one clear action from last month	1 2 3 4 5	---

OVERALL SCORE

___ / 35

RATE IT: TOUGH OKAY SOLID
 STRONG

11 Monthly reflection

BIGGEST MONEY WIN THIS MONTH

MOMENT I'M MOST GRATEFUL FOR FINANCIALLY

12 One clear money move

THE ACTION THAT CHANGES EVERYTHING

MY MOVE

BY WHEN

FIRST STEP

IF OFF TRACK

QUARTERLY REVIEW · Q1

Q1 review.

January, February, March

AFTER MARCH
~30 MINUTES

A first read of the year.

01 Quarterly income summary

MONTH	INCOME RECEIVED	SPENDING	SAVED	DEBT PAID
January	\$ - - -	\$ - - -	\$ - - -	\$ - - -
February	\$ - - -	\$ - - -	\$ - - -	\$ - - -
March	\$ - - -	\$ - - -	\$ - - -	\$ - - -
Q1 TOTAL	\$ - - -	\$ - - -	\$ - - -	\$ - - -

02 Quarterly net worth snapshot

TOTAL ASSETS	TOTAL LIABILITIES	NET WORTH
\$ - - -	\$ - - -	\$ - - -

ACCOUNT / CATEGORY	TYPE	BALANCE	NOTES
- - -	Asset / Liability	\$ - - -	- - -
- - -	Asset / Liability	\$ - - -	- - -
- - -	Asset / Liability	\$ - - -	- - -
- - -	Asset / Liability	\$ - - -	- - -

03 Quarterly reflection

MY BIGGEST FINANCIAL WIN THIS QUARTER

WHERE MY NUMBERS SURPRISED ME

WHAT I WANT TO ADJUST NEXT QUARTER

AM I ON TRACK FOR MY ANNUAL GOALS?

Month 04

April.

Reset for spring.

START OF MONTH · FILL 01, 04, 06,
09

END OF MONTH · FILL 02, 03, 10, 11,
12

MONTH 04 · APRIL

The opening *snapshot*.

START OF MONTH
15–20 MINUTES

Eight numbers, end of the month. The whole picture in one glance.

01 Quick money snapshot

YOUR NUMBERS AT A GLANCE

YOUR NUMBERS THIS MONTH	AMOUNT	NOTES
Total income expected	\$ — — —	— — —
Total income received	\$ — — —	— — —
Fixed bills total	\$ — — —	— — —
Variable spending	\$ — — —	— — —
Debt payments	\$ — — —	— — —
Savings transferred	\$ — — —	— — —
Money left over	\$ — — —	— — —
Net worth change (+/-)	\$ — — —	— — —

How does this month feel financially?

A SENTENCE IS ENOUGH. A PARAGRAPH IS BETTER. BE HONEST.

TWO-MINUTE WARM-UP

Before you fill anything, look at your bank balance and your last statement. Don't calculate — just look. Most months reveal themselves in the first 60 seconds of attention.

MONTH 04 · APRIL

Where the money *actually* goes.

LAST MONTH VS THIS MONTH

02 Spending review

14 CATEGORIES · HONEST

CATEGORY	LAST MONTH	THIS MONTH	DIFFERENCE
Housing / Rent	\$ - - -	\$ - - -	- - -
Utilities	\$ - - -	\$ - - -	- - -
Groceries	\$ - - -	\$ - - -	- - -
Transport / Gas	\$ - - -	\$ - - -	- - -
Phone	\$ - - -	\$ - - -	- - -
Insurance	\$ - - -	\$ - - -	- - -
Subscriptions	\$ - - -	\$ - - -	- - -
Eating Out / Takeout	\$ - - -	\$ - - -	- - -
Entertainment	\$ - - -	\$ - - -	- - -
Clothing / Personal Care	\$ - - -	\$ - - -	- - -
Healthcare	\$ - - -	\$ - - -	- - -
Debt Payments	\$ - - -	\$ - - -	- - -
Savings (transferred)	\$ - - -	\$ - - -	- - -
Miscellaneous	\$ - - -	\$ - - -	- - -
TOTAL	\$ - - -	\$ - - -	- - -

WHERE DID YOU OVERSPEND? WHAT SURPRISED YOU?

YOUR BEST SPENDING DECISION THIS MONTH

MONTH 04 · APRIL

Leaks, bills, and the *auto-pays*.

FIND IT. FIX IT.

03 Money leaks audit

THE SIX COMMON ONES

LEAK TYPE	DESCRIPTION	COST / MONTH	FIX NEXT MONTH
Unused subscription	---	\$---	---
Impulse purchase	---	\$---	---
Late / penalty fee	---	\$---	---
Low-value habit	---	\$---	---
Convenience spending	---	\$---	---
Food waste	---	\$---	---
TOTAL ESTIMATED LEAKED THIS MONTH	—	\$---	—

04 Bills planner

NEVER MISS A PAYMENT

BILL / EXPENSE	DUE	AMOUNT	AUTO-PAY	PAID	NOTES
---	---	\$---	<input type="checkbox"/>	<input type="checkbox"/>	---
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---	---	\$---	<input type="checkbox"/>	<input type="checkbox"/>	---
---	---	\$---	<input type="checkbox"/>	<input type="checkbox"/>	---

TOTAL BILLS: \$- - -

AUTO-PAY: \$- - -

MANUAL: \$- - -

MONTH 04 · APRIL

Subscriptions and *savings*.

THE GROWTH SIDE

05 Subscription audit

CANCEL WHAT YOU DON'T USE

SUBSCRIPTION	MONTHLY COST	USED?	KEEP / CANCEL	ACTION / NOTES
---	\$ ---	Y / N	Keep / Cancel	---
---	\$ ---	Y / N	Keep / Cancel	---
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TOTAL MONTHLY SUBS: \$- - -

CANCELLED THIS MONTH: \$- - -

06 Savings goals

TRACK MULTIPLE AT ONCE

SAVINGS GOAL	TARGET	ALREADY SAVED	ADD THIS MONTH	NEW TOTAL	WHERE KEPT
Emergency Fund	\$ --- -	\$ ----	\$ ----	\$ ----	----
Holiday / Travel	\$ --- -	\$ ----	\$ ----	\$ ----	----
Large Purchase	\$ --- -	\$ ----	\$ ----	\$ ----	----
Investment / Retirement	\$ --- -	\$ ----	\$ ----	\$ ----	----
Other	\$ --- -	\$ ----	\$ ----	\$ ----	----

SAVINGS PRINCIPLE
Pay your savings first. Move money the day income lands, not the day before rent is due. The amount matters less than the timing.

MONTH 04 · APRIL

Debt, rhythm, *rules.*

THROUGH THE MONTH

07 Debt tracker

SNOWBALL OR AVALANCHE

DEBT NAME	TOTAL OWED	APR	MIN. PAY	EXTRA PAID	NEW BALANCE	PAYOFF EST.
---	\$ ---	% -- —	\$ ---	\$ ---	\$ ---	---
---	\$ ---	% -- —	\$ ---	\$ ---	\$ ---	---
---	\$ ---	% -- —	\$ ---	\$ ---	\$ ---	---
TOTAL DEBT BALANCE	\$ ---	—	—	PAID THIS MONTH	\$ ---	—

08 Weekly money check-in

5 MIN · ONCE A WEEK

WEEK	SPENT TOO MUCH ON	BIGGEST WIN	MOOD (1-5)
Week 1	---	---	○ ○ ○ ○ ○
Week 2	---	---	○ ○ ○ ○ ○
Week 3	---	---	○ ○ ○ ○ ○
Week 4	---	---	○ ○ ○ ○ ○
Week 5*	---	---	○ ○ ○ ○ ○

09 This month's money rules

COMMITMENTS, NOT RESTRICTIONS

RULES I'M COMMITTING TO

- Check balance before non-essential purchases
- Wait 24 hours before any unplanned buy
- Save before spending on extras
- Review subscriptions once this month
- Track spending at least once per week

MY CUSTOM RULES FOR THIS MONTH

MONTH 04 · APRIL

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20-30 MIN

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FIRST STEP

IF OFF TRACK

Month 05

May.

Audit the leaks.

MONTH 05 · MAY

The opening *snapshot*.

START OF MONTH
15-20 MINUTES

Eight numbers, end of the month. The whole picture in one glance.

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YOUR NUMBERS AT A GLANCE

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Total income received	\$ - - -	- - -
Fixed bills total	\$ - - -	- - -
Variable spending	\$ - - -	- - -
Debt payments	\$ - - -	- - -
Savings transferred	\$ - - -	- - -
Money left over	\$ - - -	- - -
Net worth change (+/-)	\$ - - -	- - -

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MONTH 05 · MAY

Where the money *actually* goes.

LAST MONTH VS THIS MONTH

02 Spending review

14 CATEGORIES · HONEST

CATEGORY	LAST MONTH	THIS MONTH	DIFFERENCE
Housing / Rent	\$ - - -	\$ - - -	- - -
Utilities	\$ - - -	\$ - - -	- - -
Groceries	\$ - - -	\$ - - -	- - -
Transport / Gas	\$ - - -	\$ - - -	- - -
Phone	\$ - - -	\$ - - -	- - -
Insurance	\$ - - -	\$ - - -	- - -
Subscriptions	\$ - - -	\$ - - -	- - -
Eating Out / Takeout	\$ - - -	\$ - - -	- - -
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Clothing / Personal Care	\$ - - -	\$ - - -	- - -
Healthcare	\$ - - -	\$ - - -	- - -
Debt Payments	\$ - - -	\$ - - -	- - -
Savings (transferred)	\$ - - -	\$ - - -	- - -
Miscellaneous	\$ - - -	\$ - - -	- - -
TOTAL	\$ - - -	\$ - - -	- - -

WHERE DID YOU OVERSPEND? WHAT SURPRISED YOU?

YOUR BEST SPENDING DECISION THIS MONTH

MONTH 05 · MAY

Leaks, bills, and the *auto-pays*.

FIND IT. FIX IT.

03 Money leaks audit

THE SIX COMMON ONES

LEAK TYPE	DESCRIPTION	COST / MONTH	FIX NEXT MONTH
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Food waste	---	\$---	---
TOTAL ESTIMATED LEAKED THIS MONTH	—	\$---	—

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BILL / EXPENSE	DUE	AMOUNT	AUTO-PAY	PAID	NOTES
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MONTH 05 · MAY

Subscriptions and *savings*.

THE GROWTH SIDE

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---	\$ ---	% -- -	\$ ---	\$ ---	\$ ---	---
TOTAL DEBT BALANCE	\$ ---	-	-	PAID THIS MONTH	\$ ---	-

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5 MIN · ONCE A WEEK

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Week 2	---	---	○ ○ ○ ○ ○
Week 3	---	---	○ ○ ○ ○ ○
Week 4	---	---	○ ○ ○ ○ ○
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Month 06

June.

Halfway home — recommit.

START OF MONTH · FILL 01, 04, 06,
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MONTH 06 · JUNE

The opening *snapshot*.

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MONTH 06 · JUNE

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TOTAL	\$ - - -	\$ - - -	- - -

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MONTH 06 · JUNE

Leaks, bills, and the *auto-pays*.

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MONTH 06 · JUNE

Subscriptions and *savings*.

THE GROWTH SIDE

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THROUGH THE MONTH

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---	\$ ---	% -- -	\$ ---	\$ ---	\$ ---	---
---	\$ ---	% -- -	\$ ---	\$ ---	\$ ---	---
TOTAL DEBT BALANCE	\$ ---	-	-	PAID THIS MONTH	\$ ---	-

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MY MOVE

BY WHEN

FIRST STEP

IF OFF TRACK

QUARTERLY REVIEW · Q2

Q2 review.

April, May, June

AFTER JUNE
~30 MINUTES

Halfway check, honest review.

01 Quarterly income summary

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May	\$ - - -	\$ - - -	\$ - - -	\$ - - -
June	\$ - - -	\$ - - -	\$ - - -	\$ - - -
Q2 TOTAL	\$ - - -	\$ - - -	\$ - - -	\$ - - -

02 Quarterly net worth snapshot

TOTAL ASSETS	TOTAL LIABILITIES	NET WORTH
\$ - - -	\$ - - -	\$ - - -

ACCOUNT / CATEGORY	TYPE	BALANCE	NOTES
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03 Quarterly reflection

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MONTH 07 · JULY

Where the money *actually* goes.

LAST MONTH VS THIS MONTH

02 Spending review

14 CATEGORIES · HONEST

CATEGORY	LAST MONTH	THIS MONTH	DIFFERENCE
Housing / Rent	\$ - - -	\$ - - -	- - -
Utilities	\$ - - -	\$ - - -	- - -
Groceries	\$ - - -	\$ - - -	- - -
Transport / Gas	\$ - - -	\$ - - -	- - -
Phone	\$ - - -	\$ - - -	- - -
Insurance	\$ - - -	\$ - - -	- - -
Subscriptions	\$ - - -	\$ - - -	- - -
Eating Out / Takeout	\$ - - -	\$ - - -	- - -
Entertainment	\$ - - -	\$ - - -	- - -
Clothing / Personal Care	\$ - - -	\$ - - -	- - -
Healthcare	\$ - - -	\$ - - -	- - -
Debt Payments	\$ - - -	\$ - - -	- - -
Savings (transferred)	\$ - - -	\$ - - -	- - -
Miscellaneous	\$ - - -	\$ - - -	- - -
TOTAL	\$ - - -	\$ - - -	- - -

WHERE DID YOU OVERSPEND? WHAT SURPRISED YOU?

YOUR BEST SPENDING DECISION THIS MONTH

MONTH 07 · JULY

Leaks, bills, and the *auto-pays*.

FIND IT. FIX IT.

03 Money leaks audit

THE SIX COMMON ONES

LEAK TYPE	DESCRIPTION	COST / MONTH	FIX NEXT MONTH
Unused subscription	---	\$---	---
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TOTAL BILLS: \$- - -

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MONTH 07 · JULY

Subscriptions and *savings*.

THE GROWTH SIDE

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CANCEL WHAT YOU DON'T USE

SUBSCRIPTION	MONTHLY COST	USED?	KEEP / CANCEL	ACTION / NOTES
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TRACK MULTIPLE AT ONCE

SAVINGS GOAL	TARGET	ALREADY SAVED	ADD THIS MONTH	NEW TOTAL	WHERE KEPT
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MONTH 07 · JULY

Debt, rhythm, *rules.*

THROUGH THE MONTH

07 Debt tracker

SNOWBALL OR AVALANCHE

DEBT NAME	TOTAL OWED	APR	MIN. PAY	EXTRA PAID	NEW BALANCE	PAYOFF EST.
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---	\$ ---	% -- -	\$ ---	\$ ---	\$ ---	---
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WEEK	SPENT TOO MUCH ON	BIGGEST WIN	MOOD (1-5)
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Week 2	---	---	○ ○ ○ ○ ○
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MY CUSTOM RULES FOR THIS MONTH

MONTH 07 · JULY

Close the month *honestly.*

END OF MONTH
20-30 MIN

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OVERALL SCORE _ / 35

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THE ACTION THAT CHANGES EVERYTHING

MY MOVE

BY WHEN

FIRST STEP

IF OFF TRACK

Month 08

August.

Habits over heroics.

START OF MONTH · FILL 01, 04, 06,
09

END OF MONTH · FILL 02, 03, 10, 11,
12

MONTH 08 · AUGUST

The opening *snapshot*.

START OF MONTH
15-20 MINUTES

Eight numbers, end of the month. The whole picture in one glance.

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THE GROWTH SIDE

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September.

Sharpen before Q4.

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QUARTERLY REVIEW · Q3

Q3 review.

July, August, September

AFTER SEPTEMBER
~30 MINUTES

Sharpen before Q4 begins.

01 Quarterly income summary

MONTH	INCOME RECEIVED	SPENDING	SAVED	DEBT PAID
July	\$ - - -	\$ - - -	\$ - - -	\$ - - -
August	\$ - - -	\$ - - -	\$ - - -	\$ - - -
September	\$ - - -	\$ - - -	\$ - - -	\$ - - -
Q3 TOTAL	\$ - - -	\$ - - -	\$ - - -	\$ - - -

02 Quarterly net worth snapshot

TOTAL ASSETS	TOTAL LIABILITIES	NET WORTH
\$ - - -	\$ - - -	\$ - - -

ACCOUNT / CATEGORY	TYPE	BALANCE	NOTES
- - -	Asset / Liability	\$ - - -	- - -
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03 Quarterly reflection

MY BIGGEST FINANCIAL WIN THIS QUARTER

WHERE MY NUMBERS SURPRISED ME

WHAT I WANT TO ADJUST NEXT QUARTER

AM I ON TRACK FOR MY ANNUAL GOALS?

Month 10

October.

Plan before the holidays.

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CANCELLED THIS MONTH: \$- - -

06 Savings goals

TRACK MULTIPLE AT ONCE

SAVINGS GOAL	TARGET	ALREADY SAVED	ADD THIS MONTH	NEW TOTAL	WHERE KEPT
Emergency Fund	\$ --- -	\$ ---	\$ ---	\$ ---	---
Holiday / Travel	\$ --- -	\$ ---	\$ ---	\$ ---	---
Large Purchase	\$ --- -	\$ ---	\$ ---	\$ ---	---
Investment / Retirement	\$ --- -	\$ ---	\$ ---	\$ ---	---
Other	\$ --- -	\$ ---	\$ ---	\$ ---	---

SAVINGS PRINCIPLE

Pay your savings first. Move money the day income lands, not the day before rent is due. The amount matters less than the timing.

MONTH 10 · OCTOBER

Debt, rhythm, *rules.*

THROUGH THE MONTH

07 Debt tracker

SNOWBALL OR AVALANCHE

DEBT NAME	TOTAL OWED	APR	MIN. PAY	EXTRA PAID	NEW BALANCE	PAYOFF EST.
---	\$ ---	% -- -	\$ ---	\$ ---	\$ ---	---
---	\$ ---	% -- -	\$ ---	\$ ---	\$ ---	---
---	\$ ---	% -- -	\$ ---	\$ ---	\$ ---	---
TOTAL DEBT BALANCE	\$ ---	-	-	PAID THIS MONTH	\$ ---	-

08 Weekly money check-in

5 MIN · ONCE A WEEK

WEEK	SPENT TOO MUCH ON	BIGGEST WIN	MOOD (1-5)
Week 1	---	---	○ ○ ○ ○ ○
Week 2	---	---	○ ○ ○ ○ ○
Week 3	---	---	○ ○ ○ ○ ○
Week 4	---	---	○ ○ ○ ○ ○
Week 5*	---	---	○ ○ ○ ○ ○

09 This month's money rules

COMMITMENTS, NOT RESTRICTIONS

RULES I'M COMMITTING TO

- Check balance before non-essential purchases
- Wait 24 hours before any unplanned buy
- Save before spending on extras
- Review subscriptions once this month
- Track spending at least once per week

MY CUSTOM RULES FOR THIS MONTH

MONTH 10 · OCTOBER

Close the month *honestly.*

END OF MONTH
20-30 MIN

10 Month-end scorecard

7 CATEGORIES · RATE EACH 1-5

CATEGORY	WHAT DOES SUCCESS LOOK LIKE?	SCORE	NOTES
Stuck to budget	I stayed within my spending limits for most categories	1 2 3 4 5	---
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OVERALL SCORE

___ / 35

RATE IT: TOUGH OKAY SOLID
 STRONG

11 Monthly reflection

BIGGEST MONEY WIN THIS MONTH

MOMENT I'M MOST GRATEFUL FOR FINANCIALLY

12 One clear money move

THE ACTION THAT CHANGES EVERYTHING

MY MOVE

BY WHEN

FIRST STEP

IF OFF TRACK

Month 11

November.

Spend with intention.

MONTH 11 · NOVEMBER

The opening *snapshot*.

START OF MONTH
15-20 MINUTES

Eight numbers, end of the month. The whole picture in one glance.

01 Quick money snapshot

YOUR NUMBERS AT A GLANCE

YOUR NUMBERS THIS MONTH	AMOUNT	NOTES
Total income expected	\$ - - -	- - -
Total income received	\$ - - -	- - -
Fixed bills total	\$ - - -	- - -
Variable spending	\$ - - -	- - -
Debt payments	\$ - - -	- - -
Savings transferred	\$ - - -	- - -
Money left over	\$ - - -	- - -
Net worth change (+/-)	\$ - - -	- - -

How does this month feel financially?

A SENTENCE IS ENOUGH. A PARAGRAPH IS BETTER. BE HONEST.

TWO-MINUTE WARM-UP

Before you fill anything, look at your bank balance and your last statement. Don't calculate — just look. Most months reveal themselves in the first 60 seconds of attention.

MONTH 11 · NOVEMBER

Where the money *actually* goes.

LAST MONTH VS THIS MONTH

02 Spending review

14 CATEGORIES · HONEST

CATEGORY	LAST MONTH	THIS MONTH	DIFFERENCE
Housing / Rent	\$ - - -	\$ - - -	- - -
Utilities	\$ - - -	\$ - - -	- - -
Groceries	\$ - - -	\$ - - -	- - -
Transport / Gas	\$ - - -	\$ - - -	- - -
Phone	\$ - - -	\$ - - -	- - -
Insurance	\$ - - -	\$ - - -	- - -
Subscriptions	\$ - - -	\$ - - -	- - -
Eating Out / Takeout	\$ - - -	\$ - - -	- - -
Entertainment	\$ - - -	\$ - - -	- - -
Clothing / Personal Care	\$ - - -	\$ - - -	- - -
Healthcare	\$ - - -	\$ - - -	- - -
Debt Payments	\$ - - -	\$ - - -	- - -
Savings (transferred)	\$ - - -	\$ - - -	- - -
Miscellaneous	\$ - - -	\$ - - -	- - -
TOTAL	\$ - - -	\$ - - -	- - -

WHERE DID YOU OVERSPEND? WHAT SURPRISED YOU?

YOUR BEST SPENDING DECISION THIS MONTH

MONTH 11 · NOVEMBER

Leaks, bills, and the *auto-pays*.

FIND IT. FIX IT.

03 Money leaks audit

THE SIX COMMON ONES

LEAK TYPE	DESCRIPTION	COST / MONTH	FIX NEXT MONTH
Unused subscription	---	\$---	---
Impulse purchase	---	\$---	---
Late / penalty fee	---	\$---	---
Low-value habit	---	\$---	---
Convenience spending	---	\$---	---
Food waste	---	\$---	---
TOTAL ESTIMATED LEAKED THIS MONTH	—	\$---	—

04 Bills planner

NEVER MISS A PAYMENT

BILL / EXPENSE	DUE	AMOUNT	AUTO-PAY	PAID	NOTES
---	---	\$---	<input type="checkbox"/>	<input type="checkbox"/>	---
---	---	\$---	<input type="checkbox"/>	<input type="checkbox"/>	---
---	---	\$---	<input type="checkbox"/>	<input type="checkbox"/>	---
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---	---	\$---	<input type="checkbox"/>	<input type="checkbox"/>	---
---	---	\$---	<input type="checkbox"/>	<input type="checkbox"/>	---

TOTAL BILLS: \$- - -

AUTO-PAY: \$- - -

MANUAL: \$- - -

MONTH 11 · NOVEMBER

Subscriptions and *savings*.

THE GROWTH SIDE

05 Subscription audit

CANCEL WHAT YOU DON'T USE

SUBSCRIPTION	MONTHLY COST	USED?	KEEP / CANCEL	ACTION / NOTES
---	\$ ---	Y / N	Keep / Cancel	---
---	\$ ---	Y / N	Keep / Cancel	---
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TOTAL MONTHLY SUBS: \$- - -

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06 Savings goals

TRACK MULTIPLE AT ONCE

SAVINGS GOAL	TARGET	ALREADY SAVED	ADD THIS MONTH	NEW TOTAL	WHERE KEPT
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Large Purchase	\$ --- -	\$ ---	\$ ---	\$ ---	---
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Other	\$ --- -	\$ ---	\$ ---	\$ ---	---

SAVINGS PRINCIPLE
Pay your savings first. Move money the day income lands, not the day before rent is due. The amount matters less than the timing.

MONTH 11 · NOVEMBER

Debt, rhythm, *rules.*

THROUGH THE MONTH

07 Debt tracker

SNOWBALL OR AVALANCHE

DEBT NAME	TOTAL OWED	APR	MIN. PAY	EXTRA PAID	NEW BALANCE	PAYOFF EST.
---	\$ ---	% -- -	\$ ---	\$ ---	\$ ---	---
---	\$ ---	% -- -	\$ ---	\$ ---	\$ ---	---
---	\$ ---	% -- -	\$ ---	\$ ---	\$ ---	---
TOTAL DEBT BALANCE	\$ ---	-	-	PAID THIS MONTH	\$ ---	-

08 Weekly money check-in

5 MIN · ONCE A WEEK

WEEK	SPENT TOO MUCH ON	BIGGEST WIN	MOOD (1-5)
Week 1	---	---	○ ○ ○ ○ ○
Week 2	---	---	○ ○ ○ ○ ○
Week 3	---	---	○ ○ ○ ○ ○
Week 4	---	---	○ ○ ○ ○ ○
Week 5*	---	---	○ ○ ○ ○ ○

09 This month's money rules

COMMITMENTS, NOT RESTRICTIONS

RULES I'M COMMITTING TO

- Check balance before non-essential purchases
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MY CUSTOM RULES FOR THIS MONTH

MONTH 11 · NOVEMBER

Close the month *honestly.*

END OF MONTH
20-30 MIN

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OVERALL SCORE _ / 35

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THE ACTION THAT CHANGES EVERYTHING

MY MOVE

BY WHEN

FIRST STEP

IF OFF TRACK

Month 12

December.

Close the year well.

START OF MONTH · FILL 01, 04, 06,
09

END OF MONTH · FILL 02, 03, 10, 11,
12

MONTH 12 · DECEMBER

The opening *snapshot*.

START OF MONTH
15–20 MINUTES

Eight numbers, end of the month. The whole picture in one glance.

01 Quick money snapshot

YOUR NUMBERS AT A GLANCE

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Groceries	\$ - - -	\$ - - -	- - -
Transport / Gas	\$ - - -	\$ - - -	- - -
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---	\$ ---	% -- -	\$ ---	\$ ---	\$ ---	---
---	\$ ---	% -- -	\$ ---	\$ ---	\$ ---	---
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Week 3	---	---	○ ○ ○ ○ ○
Week 4	---	---	○ ○ ○ ○ ○
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MONTH 12 · DECEMBER

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OVERALL SCORE

___ / 35

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THE ACTION THAT CHANGES EVERYTHING

MY MOVE

BY WHEN

FIRST STEP

IF OFF TRACK

YEAR-END · DEC 31

Twelve-month *summary.*

COMPLETE DEC 31
45-60 MINUTES

All twelve months in one honest picture. This is the page you'll keep coming back to.

01 12-month income & savings summary

METRIC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
Income	---	---	---	---	---	---	---	---	---	---	---	---
Spending	---	---	---	---	---	---	---	---	---	---	---	---
Saved	---	---	---	---	---	---	---	---	---	---	---	---
Debt paid	---	---	---	---	---	---	---	---	---	---	---	---

02 Year-end financial scorecard

FINANCIAL GOAL	TARGET	ACTUAL RESULT	HIT IT?
Emergency fund target	\$ ---	\$ ---	✓ · - · ☺
Total savings goal	\$ ---	\$ ---	✓ · - · ☺
Total debt payoff goal	\$ ---	\$ ---	✓ · - · ☺
Net worth goal	\$ ---	\$ ---	✓ · - · ☺
Side income goal	\$ ---	\$ ---	✓ · - · ☺
Biggest single win	---	---	✓ · - · ☺

✓ HIT IT · - MISSED IT · ☺ CARRIED FORWARD TO NEXT YEAR

YEAR-END · REFLECTION

Looking *back, forward.*

THE WHOLE PICTURE

03 Year-end reflection

MY #1 FINANCIAL ACHIEVEMENT THIS YEAR

THE MONEY MISTAKE I LEARNED MOST FROM

HOW MY RELATIONSHIP WITH MONEY CHANGED

WHAT I'M MOST PROUD OF FINANCIALLY

MY TOP 3 FINANCIAL GOALS FOR NEXT YEAR

THE ONE MONEY HABIT I'M BUILDING FOR LIFE

YOU FINISHED THE YEAR. THAT COUNTS FOR EVERYTHING.

Every number in this workbook is proof you showed up. The lines you filled, the months you missed, the moves you made — all of it. Keep going. The next twelve months will go better because of these.

A CLOSING NOTE

You showed up for your money this *year*.

That is the whole game. Not the perfect spreadsheet, not the optimized portfolio, not the latte you said no to. Just the act of opening this workbook again and again, asking the honest questions, and making one clear move at a time.

Build the next year on the same routine. We'll be here when you do.