A COMPANION WORKBOOK TO KEEPING UP WITH YOU

Financial Clarity Toolkit

A simple system to help you take control of your money



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Clarity. Confidence. Financial dignity.

www.VincentCPerry.com

Start Here (5 Minutes)

Progress over perfection. Just begin.

1. Write your monthly income

Monthly income:

2. Estimate your monthly spending

Monthly spending:

3. Answer this question

Do I feel in control of my money... or reactive to it?

- ☐ Mostly in control
- ☐ A mix of both
- ☐ Mostly reactive

What would make you feel more financially clear over the next 90 days?

Privacy reminder

Do not enter account numbers, Social Security numbers, passwords, or other sensitive identifying information in this toolkit.

Your Financial Snapshot

A one-page view of where you are today.

Monthly take-home income	
Essential expenses	
Flexible spending	
Debt payments	
Monthly savings	
Estimated amount left	

If you don't know what's left, you're not alone. This is where clarity begins.

One thing I noticed:

Cash Flow Tracker

Track a typical month. Awareness creates control.

Category	Planned	Actual
Housing		
Transportation		
Groceries		
Dining / Entertainment		
Utilities		
Insurance		
Debt Payments		
Savings / Investing		
Other		

Reflection

Where did I overspend?

What spending felt worth it?

What can I adjust next month?

Emergency Fund

Build stability one milestone at a time.

Choose your current goal

- ☐ $500
- ☐ $1,000
- ☐ 1 month of essential expenses
- ☐ 3 months
- ☐ 6 months
- ☐ Custom

Current progress

Amount saved:

Monthly savings:

Goal amount:

Timeline estimate

Goal amount - current savings = amount remaining. Then divide the amount remaining by your planned monthly savings.

Estimated months:

Where will I keep this reserve?

This is not just savings. This is stability.

Debt Control

See it clearly. Choose a strategy. Track progress.

Debt / Creditor	Balance	Rate	Minimum	Extra

Choose a payoff approach

- ☐ Snowball - smallest balance first
- ☐ Avalanche - highest interest rate first
- ☐ Other strategy

Am I making progress - or maintaining balances?

What Matters Most Right Now

Money flows toward what you prioritize.

- [ ] Emergency fund
- [ ] Debt reduction
- [ ] Budget clarity
- [ ] Investing
- [ ] Retirement planning
- [ ] Education planning
- [ ] Insurance / protection
- [ ] Estate planning

My top 3 priorities

1.

2.

3.

Why these matter to me

Your 90-Day Financial Clarity Plan

Small, consistent actions create momentum.

Month 1

Awareness

Primary action:

Specific next step:

Target date:

Month 2

Structure

Primary action:

Specific next step:

Target date:

Month 3

Progress

Primary action:

Specific next step:

Target date:

What happens if you stay consistent for the next 90 days?

Continue Your Financial Clarity Journey

You've already taken an important step by looking clearly at your financial life. Use this toolkit as a starting point, revisit it regularly, and adjust as your circumstances change.

For additional educational resources or to learn about available financial-planning services:

Visit VincentCPerry.com

Any decision to engage a financial professional should be based on your individual circumstances and needs. No obligation exists to engage in future services.

Clarity first. Action second. Progress over time.

Important Information & Notes

Keep this page with your completed toolkit.

Educational use only

This toolkit is provided for educational and informational purposes only. It is not intended as individualized financial, investment, tax, legal, or insurance advice, and it does not create an advisory relationship. Financial circumstances vary. Readers should consult appropriately qualified professionals before making decisions involving investments, retirement accounts, taxes, insurance, annuities, education funding, credit, or other financial matters.

Investment information

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